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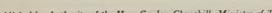


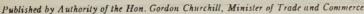


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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA







Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

JANUARY, 1958 - Dec. 1958

Continuing the downward trend which started during the late summer, consumer credit outstanding on the books of Sales Finance Companies 4 at January 31, 1958, amounted to an estimated \$761.8 million, a net decrease of 2.2 per cent since the end of December 1957. The value of January additions to consumers' indebtedness fell 11.5 per cent below the December value compared with the decrease of 1.8 per cent a year ago.

Consumer balances outstanding held by Licensees under the Small Loans Act and Department Stores' accounts receivable declined from December 31 highs by 0.6 per cent and 4.0 per cent respectively but were up 4.3 per cent and 7.7 per cent compared with those at the same date a year ago.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small 2/	Large	Instalment	T	o t a l
Sant State Committee	Loans 2	Loans Credit		Amount	Net Change Over Frevious Year
	\$	\$	\$	\$	%
Balances Outstanding (end of month)		Paul	- The state of the		
1956 - September				339.9 338.9	
October November				344.6	
December				355.2	
1957 - January				350.6	
September	197.0	145.6	14.4	357.0	+ 5.0
October	204.4	135.9	14.6	354.9	+ 4.7
November December	216.3	117.9	15.2	368.1	+ 3.6
<u>1958</u> - January (p)	240.8	110.1	14.9	365.8	+ 4.3

(p) Preliminary

2/ As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less.

(Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division, Retail Trade Section.

^{1/} By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.

TIBRARY INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES Retail

MOV 26 19/3										
GAIVERSITY OF TORONTO			Consu	mer G	oods					
PERSITY OF TORON		Passeng	er Cars	Other	Other Total, Consumer					
	New	Used Total, New and Used		Consumer Goods	Amount	Net Change Over Previous Year				
Samularasidhinatina, qua qiqiradiin dha cariniga zi qiri ili timrinin zama duruqdan bilayi. Qiri qaqaabiin dalibiin iliqayay maganishi shakii.		(in	millions of	dollars)		%				
Balances Outstanding (end of month)				4 minutes de la companya de la compa		İ				
1956 - September			637.4	137.1	774.5					
November December			613.6	142.7	778.5					
1957 - January September October November		The second control of	683.3	137.8	743.2 821.1 814.1 800.5	+ 6.0 + 4.2 + 2.8				
December (r)			638.6	140.2	778.8	+ 3.0				
1958 - January (p)		1		and the second s	761.8	+ 2.5				
Value of Contracts Financed	100 THE	a su con a s								
1957 - January - CANADA	23.3	18.9	42.2	11.3	53.5					
1958 - January - CANADA	24.1	21.1	45.2	10.2	55.4	+ 3.6				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia.	1.2 6.5 9.4 0.8 1.0 2.7 2.5	1.4 4.5 8.5 0.9 0.9 2.5 2.4	17.9 1.7 1.9 5.2							
Number of Contracts						The state of the s				
Financed		1	number of uni	ts)		1				
1957 - January - CANADA		20,014								
1958 - January - CANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	572 2,749 4,260 386 457 1,124	21,201 1,604 4,079 8,659 951 1,011 2,612 2,285	6,828 12,919 1,337 1,468 3,736							

⁽r) Revised

⁽p) Preliminary

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES Retail

		(Commerc	ial Go	ods	
T. Lalar	Comm	ercial	Vehicles	Other Commercial	Total,C	ommercial Goods
	New		Total, New and Used	Goods	Amount	Net Change Over Previous Year
Balances Outstanding		(in	millions of	dollars)		%
(end of month)						
L956 - September October November	3		137.0	128.8	265.8 269.7 277.8	-11
December			138.2	140.9	279.1	
L957 - January September October November			146.0	143.2	273.9 289.2 284.5 278.9	+ 8.8 + 5.5 + 4.0
December (r)			137.1	136.3	273.4	- 2.0
1958 - January (p)					269.5	- 1.6
Value of Contracts Financed					construction as the state of th	
1957 - January - CANADA	7.9	3.0	10.9	7.1	18.0	
1958 - January - CANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	4.8 0.3 1.2 1.6 0.2 0.3 0.7 0.5	3.7 0.2 0.6 1.1 0.2 0.2 0.8 0.6	0.5 1.8 2.7 0.4 0.5 1.5	8.7	17.2	- 4ols
Number of Contracts Financed		(1	number of uni	ts)		1
1957 - January - CANADA	2,291	2,756	5,047			
1958 - January - CANADA	1,506	3,046				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	120 405 454 64 100	297 588 883 140 186 580 372	417 993 1,337 204 286 806			

⁽r) Revised

⁽p) Preliminary

DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Insta	.lment	Regular	То	t a l					
	c.s.A.2/	Other4	Charge Accounts	Amount	Net Change Over Frevious Year					
	\$	\$	\$	\$	%					
(end of month)					*					
1956 - September October November December				209.5 214.5 221.0 244.4						
1957 - January September (r) October (r) November (r) December (p) 1958 - January (p)	153.3 156.5 163.2 173.2	27.5 28.1 29.0 34.7 32.3	41.2 42.7 44.9 54.1 48.5	233.6 222.0 227.3 237.1 262.0	+ 6.0 + 6.0 + 7.3 + 7.2 + 7.7					
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,										

⁽r) Revised

⁽p) Preliminary

^{3/} Conditional-sale agreements

^{4/} Deferred payment plans, such as revolving credit and budgeted charge accounts (included in the "charge" component before recent re-definition of the "instalment" component).

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

FEBRUARY, 1958

Continuing its downward trend, consumer credit outstanding on the books of Sales Finance Companies (1) at February 28, 1958, amounted to an estimated \$752.5 million, a net decrease of 1.5 per cent since the end of January 1958. The value of paper purchased on consumer goods by Sales Finance Companies was 4.8 per cent less in February 1958 than in the corresponding month last year.

Consumer balances outstanding held by Licensees under the Small Loans Act declined 0.3 per cent from \$365.9 million at January 31, 1958, to \$364.8 million at February 28, 1958.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small	Large	Instalment	To	tal		
	Loans (2)	Loans	Credit	Amount	Net Change Over Previous Year		
	\$	\$	\$	\$	%		
Balances Outstanding (end of month)			,				
1956 - September October November December		·		339.9 338.9 344.6 355.2			
1957 - January February September October November December	110.2 197.0 204.4	237.0 224.3 145.6 135.9 126.9 117.9	14.1 14.0 14.4 14.6 14.8 15.2	350.6 348.5 357.0 354.9 358.0 368.1	+ 5.0 + 4.7 + 3.9 + 3.6		
1958 - January (r) February (p)	240.8 245.8	110.1	15.0 14.7	365 . 9 364 . 8	+ 4.4 + 4.7		

(r) Revised (p) Preliminary

- (1) By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.
- (2) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division,
Retail Trade Section.

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES Retail

			Consu	mer G	oods	
	F	assenger	c Cars	Other Consumer	Total,	Consumer Goods
	New	Used	Total, New and Used	Goods	Amount	Net Change Over Previous Year
		(in	millions of			%
Balances Outstanding (end of month)						
1956-September October November	v	and the state of t	637.4	137.1	774.5 781.2 778.5	
December			012.0	142.01	756.3	
February September October November December			683 . 3	137.8	743.2 736.4 821.1 814.1 800.5 778.8	+ 6.0 + 4.2 + 2.8 + 3.0
1958-January (r) February (p)					763.7 752.5	+ 2.8 + 2.2
Value of Contracts Financed						
1957-FebruaryCANADA(3)	22.8	21.4	44.2	10.0	54.2	
1958-FebruaryCANADA. Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia.	21.4 1.2 5.6 8.8 0.8 0.9 2.1 2.0	21.6 1.4 4.6 8.9 0.8 0.9 2.3 2.7	43.0 2.6 10.2 17.7 1.6 1.8 4.4 4.7	8.6	51.6	- 4.8
Number of Contracts		The state of the s				
Financed		(number of un	its)		
1957-FebruaryCANADA(3)	10,285	22,830	33,115			
1958-FebruaryCANADA. Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia.	9,516 568 2,371 4,040 379 391 868 899	21,476 1,676 4,312 8,859 877 963 2,339 2,450	30,992 2,244 6,683 12,899 1,256 1,354 3,207 3,349			
(r) Revised (p)) Prelimi	nary				

⁽³⁾ Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

Retail

			Commerc	ial Go	ods	
	Comm	ercial	Vehicles	Other Commercial	Total, C	ommercial Goods
	New	Used	Total, New and Used	Goods	Amount	Net Change Over Previous Year
		(in	millions of	dollars)		%
Balances Outstanding						
(end of month)						
1956-September October November			137.0	128.8	265.8 269.7 277.8	
December			138.2	140.9	279.1	
1957-January February September October November			146.0	143.2	273.9 269.1 289.2 284.5 278.9	+ 8.8 + 5.5 + 4.0
December			137.1	136.3	273.4	- 2.0
1958-January (r) February (p)					267 . 7 259 . 5	- 2.3 - 3.6
Value of Contracts Financed						
1957-FebruaryCANADA (3)	6.5	3.5	10.0	7.9	17.9	
1958-FebruaryCANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia.	3.9 0.3 1.0 1.3 0.2 0.2 0.6 0.3	3.3 0.3 0.6 0.8 0.2 0.1 0.6	7.2 0.6 1.6 2.1 0.4 0.3 1.2 1.0	7.5	14.6	-18.4
Number of Contracts Financed		(number of uni	ts)		
1957-FebruaryCANADA(3)	2,045	3,082	5,127		ggin sylvinium i ganganinggangangangan s	
1958-FebruaryCANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	1,281 121 340 403 42	2,773 339 538 774 140 153 435 394	4,054 460 878 1,177 182 223 609 525			

⁽r) Revised (p) Preliminary

⁽³⁾ Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

DEPARTMENT STORES! ACCOUNTS RECEIVABLE

(in millions of dollars)

	Insta	lment	Regular	Total		
	C.S.A. (4)	Other (5)	Charge Accounts	Amount	Net Change Over Previous Year	
# • ** **Expressionsectors** Complete Tillion (spino California) of the provided a contrasport tillion department of the referencial of the contrasport tillion department of the referencial of the contrasport tillion (spino California) of the	\$	\$	\$	\$	%	
(end of month)	1*	•			. (
1956 - September October November December				209.5 214.5 221.0 244.4		
1957 - January September October November December (p)	153.3 156.5 163.2 173.2	27.5 28.1 29.0 34.7	41.2 42.7 44.9 54.1	233.6 222.0 227.3 237.1 262.0	+ 6.0 + 6.0 + 7.3 + 7.2	
1958 - January (p) February	170.7	32 . 3	48.5 *	251.5	* 7.7	

⁽p) Preliminary

^{*} Not yet available

⁽⁴⁾ Conditional-sale agreements

⁽⁵⁾ Deferred payment plans, such as revolving credit and budgeted charge accounts (included in the "charge" component before recent re-definition of the "instalment" component).

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OTTAWA - CANADA

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CREDIT STATISTICS

(Selected Holders)

MARCH, 1958

During March, there was a further contraction in consumer credit outstanding on the books of Sales Finance Companies (1). At March 31, balances on consumer goods amounted to an estimated \$746.5 million, a net decrease of 0.8 per cent since the end of February 1958 but 1.4 per cent above March 31 last year.

Consumer credit held by Licensees under the Small Loans Act (i.e., Small Loan Companies and Licensed Money Lenders) moved upward to an estimated \$363.3 million, slightly above the previous high at December 31, 1957.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act. (in millions of dollars)

	Small (2)	Large Loans	Instalment Credit	То	t a l Net Change Over
				Amount	Previous Year
Balances Outstanding	\$	\$	\$	\$	%
1957*- January 31	99.4	237.0	14.1	350.5	+ 23.2
February 28	109.8	224.3	14.0	348.1	+ 20.5
March 31	122.3	211.3	14.1	347.7	+ 17.0
April 30	136.2	198.9	14.1	349.2	+ 13.7
May 31	149.2	187.0	14.3	350.5	+ 10.6
June 30	163.3	176.5	14.3	354.1	+ 8.5
July 31	176.6	163.7	14.4	354.7	+ 6.2
August 31	186.8	155.4	14.5	356.7	+ 4.8
September 30	193.2	145.6	14.4	353.2	+ 3.9
October 31	200.0	135.9	14.6	350.5	+ 3.4
November 30	211.1	126.9	14.8	352.8	+ 2.4
December 31	229.3	118.0	15.2	362.5	+ 2.1
1958 - January 31 (r).	234.9	110.4	15.1	360.4	+ 2.8
February 28 (r)	239.8	104.4	14.9	359.1	+ 3.2
March 31 (p)	250.2	98.3	14.8	363.3	+ 4.5

* Final 1957 figures based on annual revision to the monthly series

- (r) Revised (p) Preliminary
- (1) By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.
- (2) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-553-38

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

Retail

	Consumer Goods							
	Pas	senger	Cars	Other Consumer	Total,	Consumer Goods		
	New	Used	Total	Goods	Amount	Net Change Over Previous Year		
Balances Outstanding		(in mil	lions of	dollars)	1	%		
1956-October 31	•		613.6	142.7	781.2 778.5 756.3 743.2 736.4			
February 28 March 31			601.4	135.1	736.5			
October 31 November 30 December 31			638.6	140.2	814.1 800.5 778.8	+ 4.2 + 2.8 + 3.0		
1958-January 31			610.6	135.9	763.7 752.5 746.5	+ 2.8 + 2.2 + 1.4		
Value of Contracts Financed 1957-March - CANADA (3)	29.5	29.1	58.6	10.8	69.4			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	28.5 1.6 8.0 11.5 1.0 1.1 2.7 2.6	28.5 2.0 6.3 11.7 1.1 1.2 3.0 3.2	57.0 3.6 14.3 23.2 2.1 2.3 5.7 5.8	14.9	71.9	+ 3.6		
Estimated Repayments 1956-October-December			175.8	43.4	219.2			
1957-January-March			157.2	39.7	196.9			
October-December (r)			190.3	42.4	232.7	+ 6.2		
1958-January-March (p)			173.2	37.9	211.1	+ 7.2		
Number of Contracts Financed		(num	ber of u	nits)				
1957-March - CANADA (3)	13,375	31,209	44,584					
1958-March - CANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	772 3,379 5,312 458 480 1,181	28,768 2,336 5,982 11,950 1,134 1,332 3,105 2,929	17,262 1,592 1,812 4,286					
(r) Revised (p) Prel:		3,,	,,,					

⁽³⁾ Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

Retail

	Commercial Goods							
	Comme	rcial Ve	hicles	Other Commercial	Total,	Commercial Goods		
	New.	Used	Total	Goods	Amount	Net Change Over Previous Year		
		(in mil	lions of	dollars)		%		
Balances Outstanding					0/0 #			
November 30 December 31			138.2	140.9	269.7 277.8 279.1			
1957-January 31 February 28 March 31			135.3	134.3	273.9 269.1 269.6			
October 31 November 30 December 31			137.1	136.3	284.5 278.9 273.4	+ 4.0		
1958-January 31			126.9	129.6	267.7 259.5 256.5	- 3.6		
Value of Contracts Financed 1957-March - CANADA (3)	7.7	4.1	11.8	9.2	21.0			
1958-March - CANADA Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	5.2 0.3 1.2 1.9 0.2 0.3 0.8 0.5	4.4 0.3 1.1 1.2 0.1 0.2 0.6 0.9	9.6 0.6 2.3 3.1 0.3 0.5 1.4	9.8	19.4	- 7.6		
Estimated Repayments 1956-October-December			38.8	25.1	63.9			
1957-January-March			35.7	30.7	66.4			
October-December (r)			38.3	36.3	74.6	+16.7		
1958-January-March (p)			35.5	32.6	68.1	+ 2.6		
Number of Contracts Financed		(num	ber of u	nits)				
1957-March - CANADA (3)	2,527	3,928	6,455					
1958-March - CANADA	1,649 119 443 555	3,656 411 762 1,028	5,305 530 1,205 1,583					
Manitoba	41 102 242 147	131 218 591 515	172 320 833 662					

⁽r) Revised (p) Preliminary

⁽³⁾ Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

DEPARTMENT STORES! ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular	Т	o t a l
	C.S.A. (4)	Other (5)	Charge Accounts	Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
1956-October 31 November 30 December 31				214.5 221.0 244.4	
1957-January 31 February 28				233.6 222.6	
October 31 November 30 December 31 (r)	156.5 163.2 173.0	28.1 29.0 34.6	42.7 44.9 54.2	227.3 237.1 261.8	+ 6.0 + 7.3 + 7.1
1958-January 31 (r) February 28 (p). March 31	170.5 166.3 *	32.2 29.9 *	46.2 41.0 *	248.9 237.2 *	+ 6.5 + 6.6 *

- (r) Revised
- (p) Preliminary
- * Not yet available

- (4) Conditional-sale agreements
- (5) Deferred payment plans such as revolving credit and budgeted charge accounts (included in the "charge" component before re-definition of the "instalment" component).

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

Retail

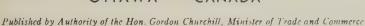
	October-December 1957	January-March 1958
Average Repayment Term New Motor Vehicles (passenger and commercial) Used Motor Vehicles (passenger and commercial) Consumer Goods (other than passenger cars) Commercial Goods (other than vehicles)	16.8	23.3 17.0 19.5 23.9

Wholesale

		Total	
	1958	1957	1956
Value of Contracts Financed	(in mi]	lions of do	llars)
October-December	280.9	240.5 ° 347.8	267.8
Balances Outstanding December 31		203.2 r	181.6
March 31	226.8	260.7	

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA





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CREDIT STATISTICS

(Selected Holders)
APRIL, 1958

During April, consumer credit outstanding on the books of Sales Finance Companies showed its first upturn (+ 1.7 per cent) after month-by-month contractions since last August. The April 30 level, estimated at \$759.9 million, was nearly the same as the level a year ago.

Balances outstanding on the books of Licensees under the Small Loans Act (Licensed Money Lenders and Small Loan Companies), following a net increase of 2.0 per cent during April, amounted to an estimated \$370.7 million, 6.2 per cent higher than those at April 30, 1957. Department stores' accounts receivable at April 30 were 5.5 per cent higher than those on the corresponding date a year ago.

Table 1. - Personal Loans and Instalment Credit

held by Licensees under the Small Loans Act (1)

(in millions of dollars)

			Instalment (4)	Total		
	Small Loans (3)	Large Loans	Credit	Amount	Net Change Over Frevious Year	
	\$	\$	\$	\$	%	
Balances Outstanding						
1957 - January 31	99.4	237.0	14.1	350.5	+23.2	
February 28	109.8	224.3	14.0	348.1	+20.5	
March 31	122.3	211.3	14.1	347.7	+17.0	
April 30	136.2	198.9	14.1	349.2	+13.7	
1958 - January 31 (r) .	234.9	111.5	15.1	361.5	+ 3.1	
February 28 (r).	239.8	105.6	14.9	360.3	+ 3.5	
March 31 (r)	248.5	100.2	14.8	363.5	+ 4.5	
April 30 (p)	259.2	96.4	15.1	370.7	+ 6.2	

(r) Revised

(p) Preliminary

- (1) Including affiliated companies engaged in making personal loans.
- (2) Cash loans without conditional-sale agreements but usually repaid in instalments.
- (3) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).
- (4) Conditional-sale agreements and other contracts. Not included are the outstanding contracts of those companies licensed under the Small Loans Act which are engaged to a greater extent in financing than in making cash loans. Such credit is included in the Sales Finance Companies' figures.

6505-553-48

Prepared in Industry and Merchandising Division,
Retail Trade Section.

Table 2. - Instalment Credit Held by Sales Finance Companies

R e t a i l

	Consumer Goods					
	Pas	senger	Cars	Other Consumer	Total	,Consumer Goods
	New	Used	Total	Goods	Amount	Net Change Over Previous Year
		(in mil	lions of	dollars)		%
Balances Outstanding						
1956-October 31			613.6	142.7	781.2 778.5 756.3	
1957-January 31			601.4	135.1	743.2 736.4 736.5 756.5	
October 31 November 30 December 31			638.6	140.2	814.1 800.5 778.8	+ 4.2 + 2.8 + 3.0
1958-January 31			611.6	135.9	763.7 752.5 747.5 759.9	
Value of Contracts Financed 1957-April - CANADA (5)	39.3	35.4	74.7	11.9	86.6	
1958-April - CANADA	36.0 2.6 10.8 13.7 1.4 1.5 3.4 2.6	35.8 2.8 9.3 13.5 1.5 1.6 3.7 3.4	71.8 5.4 20.1 27.2 2.9 3.1 7.1 6.0	12.4	84.2	- 2.8
Number of Contracts Financed		1	mber of u	mits)		
1957-April - CANADA (5)	17,699	37,728	55,427			
1958-April - CANADA	1,179 4,540 6,256 622 701 1,459 1,101	36,594 3,301 8,972 13,961 1,528 1,805 3,884 3,143	52,452 4,480 13,512 20,217 2,150 2,506 5,343 4,244			

⁽⁵⁾ Preliminary revision. Final revisions for 1957 will be based on annual survey.

Table 3. - Instalment Credit Held by Sales Finance Companies

R e t a i l

		Со	m m e 1	cial	Good	l s
	Commer	cial Veh	icles	Other Commercial	Total,	Commercial Goods
	New	Used	Total	Goods	Amount	Net Change Over Previous Year
and the state of t		(in mill	ions of	dollars)		%
Balances Outstanding						
November 30 December 31			138.2	140.9	269.7 277.8 279.1	
February 31			135.3	134.3	273.9 269.1 269.6 274.3	
October 31 November 30 December 31			137.1	136.3	284.5 278.9 273.4	+ 4.0
1958-January 31			127.4	129.6	267.7 259.5 257.0 258.1	- 3.6 - 4.7
Value of Contracts Financed 1957-April - CANADA (5)	9.3	4.9	14.2	13.2	27.4	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	6.4 0.6 1.4 2.1 0.3 0.3 1.0	5.2 0.5 1.0 1.4 0.2 0.3 0.8 1.0	11.6 1.1 2.4 3.5 0.5 0.6 1.8 1.7		25.1	- 8.4
Number of Contracts Financed		(num	ber of	units)		
1957-April - CANADA (5)	2,973	4,838	7,811			
1958-April - CANADA	2,026 242 474 618 78 128 307	4,510 605 869 1,242 201 324 739 530	6,536 847 1,343 1,860 279 452 1,046			

⁽r) Revised (p) Preliminary

⁽⁵⁾ Preliminary revision. Final revisions for 1957 will be based on annual survey.

Table 4. - Department Stores' Accounts Receivable

(in millions of dollars)

	Instal	ment	Regula r	T	o t a l
	C.S.A.(6)	Other(7)	Charge Accounts	Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
1956-October 31 November 30 December 31				214.5 221.0 244.4	
1957-January 31 February 28 March 31 April 30				233.6 222.6 214.5 219.6	
October 31 November 30 December 31 (r)	163.2	28.1 29.0 36.0	42.7 44.9 52.7	227.3 237.1 261.6	+ 6.0 + 7.3 + 7.0
1958-January 31 (r) February 28 (r) March 31 (p) April 30 (p)	165.1 163.0	33.5 31.1 30.3 30.0	43.7 39.0 38.0 38.3	246.8 235.2 231.3 231.6	+ 5.7 + 5.7 + 7.8 + 5.5

⁽r) Revised

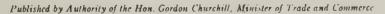
⁽p) Preliminary

⁽⁶⁾ Conditional-sale agreements

⁽⁷⁾ Deferred payment plans such as revolving credit and budgeted charge accounts (included in the "charge" component before re-definition of the "instalment" component)

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA





May, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Included in this report are final revisions to the 1957 monthly estimates of Sales Finance Companies' instalment credit and preliminary revisions for the first four months of 1958, based on the regular Annual Survey. (See annual report on "Sales Financing, 1957.")

At May 31, balances outstanding on the books of Sales Finance Companies amounted to an estimated \$772.4 million, 1.1 per cent below the level of those at May 31, 1957. Outstandings on the books of Companies Licensed under the Small Loans Act and Department Stores' receivable were higher by 7.0 per cent and 5.6 per cent respectively than those on the corresponding date a year ago.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai	l Outlets		, Tota	al
	Sales	Licensees, Small	Dept.	Stores	Motor	Och	A	or Cl
	Finance Companies	Loans Act	C.S.A.	Other	Vehicle Dealers	Other	Amount	% Change
	\$	\$	\$	\$	\$	\$	\$	%
1957 March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31(p)	1,067.4	15.2	173.0	34.6	23.5	249.7	1,563.4	
1958 January 31 February 28 March 31 (p) April 30 (p) May 31 (p)	1,047.3 1,027.8 1,019.5 1,033.8 1,053.6	15.1 14.9 14.8 15.1 15.4	169.6 165.1 163.0 163.3 163.1	33.5 31.1 30.3 30.0 29.7	22 .7	235.2	1,485.5	+ 2.3
						14/10		116

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division, Retail Trade Section.

6505-553-58

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerc	ial Goods	
	December		To	otal	Commer-		To	otal
	Passenger Cars	Other	Amount	% Change	cial Vehicles	Other	Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
			Val	ue of Contrac	cts Financed			
1958 January (r) February (r) March (r)	45.2 43.0 57.0	13.4 11.4 13.1	58.6 54.4 70.1	+ 7.9 + 0.2 + 1.2	8.5 7.2 9.6	9.3 8.0 9.9	17.8 15.2 19.5	- 3.3 -17.8 - 4.4
First Quarter	145.2	37.9	183.1	+ 2.9	25.3	27.2	52.5	- 8.4
April (r)	71.8 70.3	14.1	85.9 85.7	- 1.6 -11.2	11.6 13.8	14.0	25.6 29.9	- 9.5 -15.1
				Balances Ou	tstanding			
1958 January 31 (r) February 28 (r) March 31 (r) April 30 (r) May 31	606.8	140.9	763.7 752.0 747.7 760.2 772.4	+ 2.8 + 2.1 + 1.5 + 0.4 - 1.1	126.9	144.9	283.6 275.8 271.8 273.6 281.2	+ 3.1 + 1.6 - 0.5 - 2.0 - 2.9
				Repaym	nents			
1958 January (r) February (r) March (r)			74.5 66.1 74.4	+10.4 +10.8 + 8.1			22.0 23.0 23.5	- 1.8 + 4.1 +25.7
First Quarter	173.9	41.1	215.0	+ 8.9	33.6	34.9	68.5	+ 8.4
April (r)			73.4 73.5	+ 9.2 + 1.9			23.8	+ 6.3

⁽r) Revised

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Nı	ımber of Units		Amount	of Financing	(\$'000)
	May 1957*	May 1958	% Change 1958/57	May 1957*	May 1958	% Change 1958/57
			New Passo	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,538 5,169 7,274 886 795 2,121 1,679	1,083 4,243 6,159 615 642 1,546 1,113	-29.6 -17.9 -15.3 -30.6 -19.2 -27.1 -33.7	3,082 12,195 15,787 1,992 1,744 4,894 4,003	2,247 10,215 13,543 1,404 1,441 3,570 2,680	-27.1 -16.2 -14.2 -29.5 -17.4 -27.1 -33.1
Canada	19,462	15,401	-20.9	43,697	35,100	-19.7
			New Commer	cial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	327 895 965 139 241 592 408	219 542 695 89 146 314 183	-33.0 -39.4 -28.0 -36.0 -39.4 -47.0 -55.1	859 2,949 3,266 584 914 2,209 1,830	629 1,715 2,685 367 509 1,219 760	-26.8 -41.8 -17.8 -37.2 -44.3 -44.8 -58.5
Canada	3,567	2,188	-38.7	12,611	7,884	-37.5
			Used Pass	senger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	3,815 9,985 16,347 1,698 1,798 3,952 3,889	3,108 9,031 13,802 1,510 1,778 3,629 3,139	-18.5 - 9.6 -15.6 -11.1 - 1.1 - 8.2 -19.3	3,227 9,893 14,772 1,594 1,491 3,610 4,161	2,657 9,097 13,550 1,537 1,588 3,491 3,271	-17.7 - 8.0 - 8.3 - 3.6 + 6.5 - 3.3 -21.4
Canada	41,484	35,997	-13.2	38,748	35,191	- 9.2
			Used Comme	rcial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	814 1,207 1,533 292 378 786 595	613 993 1,159 193 324 716 574	-24.7 -17.7 -24.4 -33.9 -14.3 - 8.9 - 3.5	646 1,228 1,599 404 394 977 989	475 1,253 1,394 257 348 882 1,313	-26.5 + 2.0 -12.8 -36.4 -11.7 - 9.7 -32.8
Canada	5,605	4,572	-18.4	6,237	5,922	- 5.1

¹ Includes Yukon and Northwest Territories.

^{*} Final revision between "new" motor vehicles and "used" motor vehicles

separately has not been possible on the basis of the annual survey.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act2

(Estimated amounts outstanding, in millions of dollars)

	Cash I	Loans		To	otal
	Small Loans ³	Large Loans	Instalment 4 Credit	Amount	% Change
	3	\$	\$	\$	%
Balances Outstanding					
1957 - January 31 February 28 March 31 April 30 May 31	99.4 109.8 122.3 136.2 149.2	237.0 224.3 211.3 198.9 187.0	14.1 14.0 14.1 14.1 14.3	350.5 348.1 347.7 349.2 350.5	
1958 - January 31 February 28 March 31 April 30 May 31 (p)	234.9 239.8 248.5 259.2 266.5	111.5 105.6 100.2 96.4 93.0	15.1 14.9 14.8 15.1 15.4	361.5 360.3 363.5 370.7 374.9	+ 3.1 + 3.5 + 4.5 + 6.2 + 7.0

² Including affiliated companies engaged in making cash loans.
³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

Accounts Receivable held by Department Stores

2050	C.S.A. ⁵	Other ⁶	Charge Receivables	Amount \$	% Change
3050 1 23 ()	\$	\$	\$	\$	%
3.050					
1958 - January 31 (r)	169.6	33.5	43.7	246.8	+ 5.7
February 28(r)	165.1	31.1	39.0	235.2	+ 5.7
March 31 (p)	163.0	30.3	38.0	231.3	+ 7.8
April 30 (p)	163.3	30.0	38.3	231.6	+ 5.5
May 31 (p)	163.1	29.7	39.7	232.5	+ 5.6

⁸ Conditional-sale agreements

(p) Preliminary

(r) Revised

Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

Instalment Credit Extended by Sales Finance Companies Revisions to 1957 Monthly Estimates of Paper Purchased

(dollar values in thousands)

						_	
		Motor V	ehicles			04.1	01-4-7
N e	∍ W	Us	ed			otner	Total
No.of Units	Value	No.of Units	Value	No.of Units	Value	Value	Value
		Con	sume	r Goo	d s		
10,499 10,287 13,374 17,699 19,472 16,549 19,237 16,142 13,984 13,233 11,157 10,301	23,364 22,803 29,533 39,318 43,719 37,174 43,402 36,846 31,328 29,255 24,960 23,575	20,088 22,847 31,226 37,746 41,503 37,309 40,911 34,965 28,713 28,533 22,453 19,847	18,850 21,420 29,068 35,315 38,706 35,126 38,269 33,023 27,132 27,348 21,088 19,053	30,587 33,134 44,600 55,445 60,975 53,858 60,148 51,107 42,697 41,766 33,610 30,148	42,214 44,223 58,601 74,633 82,425 72,300 81,671 69,869 58,460 56,603 46,048 42,628	12,081 10,027 10,661 12,672 14,043 17,597 14,084 12,826 18,369 15,224 14,241 18,914	54,295 54,250 69,262 87,305 96,468 89,897 95,755 82,695 76,829 71,827 60,289 61,542
171,934	385,277	366,141	344,398	538,075	729,675	170,739	900,414
***		Comm	ercia	l Go	od s		
2,297 2,046 2,528 2,974 3,579 2,908 2,629 2,337 2,285 2,199 1,747 1,604	7,878 6,513 7,712 9,266 12,585 10,335 9,041 7,838 6,950 6,465 4,986 5,161	2,743 3,066 3,920 4,826 5,597 4,571 4,807 4,259 4,085 4,014 3,319 2,973	2,999 3,392 3,999 4,885 6,185 5,045 5,230 4,398 4,204 4,451 3,950 3,899	5,040 5,112 6,448 7,800 9,176 7,479 7,436 6,596 6,370 6,213 5,066 4,577	10,877 9,905 11,711 14,151 18,771 15,380 14,271 12,236 11,154 10,916 8,936 9,060	7,517 8,638 8,667 14,119 16,381 16,793 14,827 13,293 11,846 11,587 10,594 8,947	18,394 18,543 20,378 28,270 35,152 32,173 29,098 25,529 23,000 22,503 19,530 18,007
	No.of Units 10,499 10,287 13,374 17,699 19,472 16,549 19,237 16,142 13,984 13,233 11,157 10,301 171,934 2,297 2,046 2,528 2,974 3,579 2,908 2,629 2,337 2,985 2,199 1,747 1,604	Units Value 10,499 23,364 10,287 22,803 13,374 29,533 17,699 39,318 19,472 43,719 16,549 37,174 19,237 43,402 16,142 36,846 13,984 31,328 13,233 29,255 11,157 24,960 10,301 23,575 171,934 385,277 2,297 7,878 2,046 6,513 2,528 7,712 2,974 9,266 3,579 12,585 10,335 2,629 9,041 2,337 7,838 2,629 2,199 6,465 1,747 4,986 1,604 5,161	New Us No.of Units Con 10,499	No.of Units Value No.of Units Value C o n s u m e C o n s u m e 10,499 23,364 20,088 18,850 10,287 22,803 22,847 21,420 13,374 29,533 31,226 29,068 17,699 39,318 37,746 35,315 19,472 43,719 41,503 38,706 16,549 37,174 37,309 35,126 19,237 43,402 40,911 38,269 16,142 36,846 34,965 33,023 13,984 31,328 28,713 27,132 13,233 29,255 28,533 27,348 10,301 23,575 19,847 19,053 171,934 385,277 366,141 344,398 2,528 7,712 3,920 3,999 2,974 9,266 4,826 4,885 3,579 12,585 5,597 6,185 2,908 10,335 4,571 5,045	New Woof Units Value No.of Units Value Val	New Used No.of New + Used No.of Units Value Units Value Units Value Consumer Goods Value Units Value Units	No.of Units Value No.of Units Value No.of Units Value Value Value No.of Units Value Units Value Value Value Value No.of Units Value Units Value Value Value Value No.of Units Value Value Value No.of Units Value Value Value No.of Units Value Value Value Value No.of Units Value No.of Units Value Value No.of Units No.of Units Value No.of No.of Units Value No.of Units No.of Units No.of No.of Units No.of No.of No.of No.of Units No.of No.of No.of Units No.of No.of No.of Units No.of

Retail Instalment Credit Held by Sales Finance Companies Revisions to 1957 Monthly Estimates of Balances Outstanding

(in thousands of dollars)

1957	Cons	umer Goo	ods	Commerc	ial Goods		Total,	
(end of month)	Passenger CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	All Goods	
January			743,134			275,103	1,018,237	
February			736,268			271,501	1,007,769	
March	600,629	136,075	736,704	134,826	138,374	273,200	1,009,904	
April			756,764			279,105	1,035,869	
May			781,130			289,606	1,070,736	
June	658,158	137,850	796,008	144,652	155,148	299,800	1,095,808	
July			815,862			302,501	1,118,363	
August			825,928			302,607	1,128,535	
September .	680,987	140,725	821,712	144,578	155,422	300,000	1,121,712	
October			814,760			296,504	1,111,264	
November			801,226			292,105	1,093,331	
December	635,485	144,091	779,576	135,199	152,628	287,827	1,067,403	

Retail Instalment Credit Repaid to Sales Finance Companies

Revisions to 1957 Monthly Estimates of Repayments on

Retail Instalment Credit Extended

(in thousands of dollars)

	Consu	mer Goo	ds	Commerc	ial Goods	3		
Month 1957	Passenger CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	Total, All Goods	
January February March First Quarter. April May June	158,034	39,373	67,465 61,116 68,826 197,407 67,245 72,102 75,019	35,883	27,304	22,363 22,145 18,679 63,187 22,365 24,651 21,979	89,828 83,261 87,505 260,594 89,610 96,753 96,998	
Second Quarter July August September	171,829	42,537	214,366 75,901 72,629 81,045	38,476	30,519	68,995 26,397 25,423 25,607	283,361 102,298 98,052 106,652	
Third Quarter. October November December	187,171	42,404	229,575 78,779 73,823 83,192	37,735	39,692	25,999 23,929 22,285	307,002 104,778 97,752	
Fourth Quarter	190,781	45,013	235,794	38,291	33,922	72,213	308,007	

Sales Finance Companies' Wholesale Instalment Credit Revisions to Quarterly Estimates of Paper Purchased

and Balances Outstanding

(in millions of dollars)

	Paper Purchased durin g quarter	Balances Outstanding end of quarter
1957		
First Quarter	346.0	260.5
Second Quarter	378.4	252.7
Third Quarter	221.8	180.9
Fourth Quarter	238.7	202.0
1958		
First Quarter	278.6	227.2

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



Memorandum

June, 1958

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CREDIT STATISTICS

(Selected Holders)

At June 30, consumer balances outstanding on the books of Sales Finance Companies amounted to an estimated \$776.4 million following a slight net increase (0.5 per cent) since May 31. Their level remained 2.5 per cent below that of June 30, 1957, due to lower extensions on auto paper and higher total repayments than in June last year.

Consumer credit held by Licensees under the Small Loans Act, which has been increasing by 1-2 per cent since March, amounted to an estimated \$380.8 million at June 30, 7.5 per cent above the amount outstanding at the corresponding date last year. Accounts receivable held by Department Stores at June 30 were 3.5 per cent higher.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai		Total		
	Sales	Licensees, Small	Dept. Stores		Motor	Ochor	A	% Change
	Finance Companies	Loans Act	C.S.A.	Other	Vehicle Dealers	Other	Amount	1958/57
	\$	\$	\$	\$	\$	\$	\$	%
1957 March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31 (r)	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958 January 31 February 28 March 31 (r) April 30 (r) May 31 (r) June 30 (p)	1,047.3 1,027.8 1,019.5 1,033.8 1,053.6 1,057.1	15.1 14.9 14.8 15.1 15.4 15.8	169.6 165.1 161.6 161.4 161.7 159.4	33.5 31.1 30.8 30.5 30.2 29.7	22.8	238.0	1,487.5	+ 2.4

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division, Retail Trade Section.

6505-340: 10-6-58

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	er Goods			Commerci	ial Goods	- 3.3 -17.8 - 4.4 - 9.5 -15.1 -19.2 -14.7	
			Т	otal	Commer-		To	otal	
	Passenger Cars	Other	Amount	% Change 1958/57	cial Vehicles	Other	Amount		
	\$	\$	\$	%	\$	\$	\$		
			Val	ue of Contrac	cts Financed				
1958 January February March	45.2 43.0 57.0	13.4 11.4 13.1	58.6 54.4 70.1	+ 7.9 + 0.2 + 1.2	8.5 7.2 9.6	9.3 8.0 9.9	17.8 15.2 19.5	-17.8	
First Quarter	145.2	37.9	183.1	+ 2.9	25.3	27.2	52.5	- 8.4	
April May June (p)	71.8 70.3 67.4	14.1 15.4 14.0	85.9 85.7 81.4	- 1.6 -11.2 - 9.5	11.6 13.8 11.7	14.0 16.1 14.3	25.6 29.9 26.0	-15.1	
Second Quarter	209.5	43.5	253.0	- 7.6	37.1	44.4	81.5	-14.7	
			~	Balances Ou	tstanding				
1958 January 31 February 28 March 31 April 30 May 31 June 30 (p)	606.8	140.9	763.7 752.0 747.7 760.2 772.4 776.4	+ 2.8 + 2.1 + 1.5 + 0.4 - 1.1 - 2.5	126.9 125.0	144.9	283.6 275.8 271.8 273.6 281.2 280.7	+ 1.6 - 0.5 - 2.0 - 2.9	
			-	,					
				Repaym	ents				
1958 January February March			74.5 66.1 74.4	+10.4 +10.8 + 8.1			22.0 23.0 23.5	- 1.8 + 4.1 +25.7	
First Quarter	173.9	41.1	215.0	+ 8.9	33.6	34.9	68.5	+ 8.4	
April May June (p)			73.4 73.5 77.4	+ 9.2 + 1.9 + 3.2			23.8 22.3 26.5	+ 6.3 - 9.7 +20.6	
omie (h)		-							

(p) Preliminary

Note: wholesale financing by sales finance companies amounted to \$342.3 million in the second quarter of 1958 and balances outstanding at June 30, 1958, on wholesale financing were \$215.5 million.

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	11118	inced, in thou	sands of dolla							
	Nı	mber of Units		Amount	of Financing	(\$'000)				
ŕ	June 1957 *	June 1958	% Change 1958/57	June 1957 *	June 1958	% Change 1958/57				
		New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,310 4,265 6,226 720 735 1,922 1,369	997 3,832 6,110 645 638 1,509 1,124	-23.9 -10.2 - 1.9 -10.4 -13.2 -21.5 -17.9	2,691 10,199 13,541 1,544 1,610 4,278 3,291	2,024 9,053 13,613 1,419 1,421 3,539 2,719	-24.8 -11.2 + 0.5 - 8.1 -11.7 -17.3 -17.4				
Canada	16,547	14,855	-10.2	37,154	33,788	- 9.1				
			New Commer	cial Vehicles						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	282 661 811 117 244 460 332	172 466 679 77 113 310 160	-39.0 -29.5 -16.3 -34.2 -53.7 -32.6 -51.8	733 2,412 2,805 459 837 1,613 1,502	471 1,505 2,148 346 594 1,169 735	-35.7 -37.6 -23.4 -24.6 -29.0 -27.5 -51.1				
Canada	2,907	1,977	-32.0	10,361	6,968	-32.7				
			Used Pass	senger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	3,528 8,812 14,327 1,591 1,725 3,821 3,487	2,954 8,187 13,222 1,525 1,721 3,831 2,775	-16.3 - 7.1 - 7.7 - 4.1 - 0.2 + 0.3 -20.4	3,046 8,727 13,169 1,481 1,429 3,525 3,784	2,564 8,458 12,947 1,486 1,525 3,700 2,942	-15.8 - 3.1 - 1.7 + 0.3 + 6.7 + 5.0 -22.3				
Canada	37,291	34,215	- 8.2	35,161	33,622	- 4.4				
			Used Comme	rcial Vehicles						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	663 1,003 1,180 253 284 681 515	544 865 1,103 164 259 540 415	-17.9 -13.8 - 6.5 -35.2 - 8.8 -20.7 -19.4	529 1,050 1,221 288 270 838 917	428 1,024 1,279 169 231 646 966	-19.1 - 2.5 + 4.8 -41.3 -14.4 -22.9 + 5.3				
Canada	4,579	3,890	-15.0	5,113	4,743	- 7.2				

¹ Includes Yukon and Northwest Territories.

^{*} Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash I	Loans	x . 1 . 4	Total		
	Small Loans ³	Large Loans	Instalment ⁴ Credit	Amount	% Change 1958/57	
	\$	\$	8	\$	%	
Balances Outstanding						
1957 - January 31 February 28 March 31 April 30 May 31 June 30	99.4 109.8 122.3 136.2 149.2 163.3	237.0 224.3 211.3 198.9 187.0 176.5	14.1 14.0 14.1 14.1 14.3 14.3	350.5 348.1 347.7 349.2 350.5 354.1		
1958 - January 31 February 28 March 31 April 30 May 31 June 30 (p)	234.9 239.8 248.5 259.2 266.5 274.9	111.5 105.6 100.2 96.4 93.0 90.1	15.1 14.9 14.8 15.1 15.4	361.5 360.3 363.5 370.7 374.9 380.8	+ 3.1 + 3.5 + 4.5 + 6.2 + 7.0 + 7.5	

² Including affiliated companies engaged in making cash loans.
³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

A Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment F	Receivables	Charge	Т	Total		
	C.S.A. ⁸	Other ⁶	Receivables	Amount	% Change 1958/57		
	\$	\$	\$	\$	%.		
958 - January 31	169.6	33.5	43.7	246.8	+ 5.7		
February 28	165.1	31.1	39.0	235.2	+ 5.7		
March 31 (r)	161.6	30.8	38.8	231.2	+ 7.8		
April 30 (r)	161.4	30.5	39.6	231.5	+ 5.4		
May 31 (r)	161.7	30.2	40.5	232.4	+ 5.6		
June 30 (p)	159.4	29.7	39.4	228.5	+ 3.5		

⁸ Conditional-sale agreements

Other deferred payment plans, such as revolving credit and budgeted charge accounts.

⁽p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



July, 1958

SEP 1 b 1908 .

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

At July 31, consumer balances outstanding on the books of Sales Finance Companies amounted to an estimated \$779.1 million following a slight net increase (0.3 per cent) since June 30. Their level remained 4.5 per cent below that of July 31, 1957, due to lower extensions and higher total repayments than in July last year.

Consumer credit held by Licensees under the Small Loans Act, which has been increasing by 1 to 2 per cent since March, amounted to an estimated \$386.2 million at July 31, 8.9 per cent above the amount outstanding at the corresponding date last year. Accounts receivable held by Department Stores at July 31 were 5.1 per cent higher.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai		Total		
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	% Change 1958/57
	Companies	Loans Act	C.S.A.	Other	Dealers			
	\$	\$	\$	\$	\$	\$	\$	%
1957 March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958 January 31 February 28 March 31 April 30 May 31 June 30 (p) July 31 (p)	1,047.3 1,027.8 1,019.5 1,033.8 1,053.6 1,057.1 1,059.6	15.1 14.9 14.8 15.1 15.4 15.8 16.2	169.6 165.1 161.6 161.4 161.7 159.4 157.1	33.5 31.1 30.8 30.5 30.2 29.7 28.9	22.8	238.0	1,487.5	+ 2.4

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division, Retail Trade Section.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerci	ial Goods	
	D		Т	otal	Commer-		To	tal
	Passenger Cars	Other	Amount	% Change 1958/57	cial Vehicles	Other	Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
			Val	ue of Contrac	cts Financed			
1958								
April	71.8	14.1	85.9	- 1.6	11.6	14.0	25.6	- 9.5
May	70.3	15.4	85.7	-11.2	13.8	16.1	29.9 26.0	-15.1
June (p)	67.4	14.0	81.4	- 9.5	11.7	14.3		
Second Quarter	209.5	43.5	253.0	- 7.6	37.1	44.4	81.5	-14.7
July (p)	70.8	15.3	86.1	-10.1	11.2	15.0	26.2	-10.0
7 7								
				Balances Ou	tstanding			
		To the second						
1958								
April 30			760.2	+ 0.4			273.6	- 2.0
May 31			772.4	- 1.1			281.2	- 2.9
June 30 (p) .	636.3	140.1	776.4	- 2.5	125.0	155.7	280.7	- 6.4
July 31 (p)	639.1	140.0	779.1	- 4.5	124.4	156.1	280.5	- 7.3
oury or (p)	0)/•±	14000	11/01	- 4.0	T~++ +++	1,00.1	200.7	- 1.0
				Repaym	ente			
				Repaym				
1958								
April			73.4	+ 9.2			23.8	+ 6.3
May June (p)			73.5	+ 1.9 + 3.2			22.3	- 9.7 +20.6
Second Quarter	180.0	44.3	224.3	+ 4.6		22 6		
DOOGM QUAL DOT	100.0	44.)	224.3	4.0	39.0	33.6	72.6	+ 5.2
July (p)	68.0	15.4	83.4	+ 9.9	11.8	14.6	26.4	(a)
			1	1				

⁽p) Preliminary

⁽a) No change

	N	umber of Units		Amount	of Financing	(\$'000)			
	July* 1957	July 1958	% Change 1958/57	July* 1957	July 1958	% Change 1958/57			
			New Passo	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,273 5,231 7,595 840 803 2,026 1,463	1,155 3,903 6,358 632 624 1,522 1,129	- 9.3 -25.4 -16.3 -24.8 -22.3 -24.9 -22.8	2,694 12,465 16,530 1,866 1,773 4,612 3,436	2,339 9,353 14,159 1,400 1,377 3,497 2,761	-13.2 -25.0 -14.3 -25.0 -22.3 -24.2 -19.6			
Canada	19,231	15,323	-20.3	43,376	34,886	-19.6			
	New Commercial Vehicles								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	254 632 814 117 140 381 295	205 447 626 59 118 246 197	-19.3 -29.3 -23.1 -49.6 -15.7 -35.4 -33.2	752 1,998 2,761 457 501 1,367 1,239	676 1,525 2,056 313 379 772 759	-10.1 -23.7 -25.5 -31.5 -24.4 -43.5 -38.7			
Canada	2,633	1,898	-27.9	9,075	6,480	-28.6			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	3,940 9,561 16,385 1,591 1,729 3,786 3,877	3,272 8,836 14,291 1,542 1,741 3,530 3,184	-17.0 - 7.6 -12.8 - 3.1 + 0.7 - 6.8 -17.9	3,311 9,477 15,104 1,464 1,430 3,465 4,033	2,840 9,070 13,973 1,520 1,492 3,467 3,504	-14.2 - 4.3 - 7.5 + 3.8 + 4.3 + 0.1 -13.1			
Canada	40,869	36,396	-10.9	38,284	35,866	- 6.3			
			Used Commer	cial Vehicles					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	736 1,054 1,366 209 276 645 554	550 821 1,033 156 257 568 514	-25.3 -22.1 -24.4 -25.4 - 6.9 -11.9 - 7.2	580 1,135 1,318 266 221 698 1,095	452 982 1,184 139 216 681 1,042	-22.1 -13.5 -10.2 -47.7 - 2.3 - 2.4 - 4.8			
Canada	4,840	3,899	-19.4	5,313	4,696	-11.6			

¹ Includes Yukon and Northwest Territories.

^{*} Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

(Estimated amounts outstanding, in millions of dollars)

Cash l	Loans	4	Т	otal
Small Loans ³	Large Loans	Credit	Amount	% Change 1958/57
\$	\$	\$	\$	%
136.2 149.2 163.3 176.6	198.9 187.0 176.5 163.7	14.1 14.3 14.3 14.4	349.2 350.5 354.1 354.7	
259.2 266.5 274.9 282.8	96.4 93.0 90.1 87.2	15.1 15.4 15.8 16.2	370.7 374.9 380.8 386.2	+ 6.2 + 7.0 + 7.5 + 8.9
	Small Loans ³ \$ 136.2 149.2 163.3 176.6 259.2 266.5 274.9	Loans' Loans \$	Small Large Loans \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Small Loans Large Loans Instalment Credit Amount \$ \$ \$ 136.2 198.9 14.1 349.2 149.2 187.0 14.3 350.5 163.3 176.5 14.3 354.1 176.6 163.7 14.4 354.7 259.2 96.4 15.1 370.7 266.5 93.0 15.4 374.9 274.9 90.1 15.8 380.8

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge	Total		
	C.S.A. ⁸	Other ⁶	Receivables	Amount	% Change 1958/57	
	\$	\$	\$	\$	%	
1958						
April 30	161.4	30.5	39.6	231.5	+ 5.4	
May 31	161.7	30.2	40.5	232.4	+ 5.6	
June 30 (p)	159.4	29.7	39.4	228.5	+ 3.5	
July 31 (p)	157.1	28.9	37.7	223.7	+ 5.1	

⁸ Conditional-sale agreements

(p) Preliminary

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA





August, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Total accounts outstanding at August 31 on the books of Sales Finance Companies, at \$1,070.7 million, remained practically unchanged from the revised estimate for July 31. Consumer goods showed a gain of almost \$2 million over the previous month-end figure while commercial accounts registered a drop of the same amount. Slight increases in instalment credit outstanding were reported by Licensees under the Small Loans Act and by Department Stores at August 31 compared with July 31.

Instalment accounts outstanding at June 30 for all Retail Trade together with Sales Finance Companies and Licensees amounted to \$1,533.8 million. While this total exceeded the March 31 figure, it was approximately 1 per cent below the level of June 30, 1957.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	%Change
	Companies		C.S.A.	Other	Dealers			
	\$	\$	\$	\$	\$	\$	\$	%
1957								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958								
January 31	1,047.3	15.1	169.6	33.5				
February 28	1,027.8	14.9	165.1	31.1				
March 31 (r)	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	+ 2.3
April 30	1,033.8	15.1	161.4	30.5				
May 31 June 30 (r)	1,053.6	15.4	159.4	29.7	24.2	239.6	1,533.8	- 0.9
July 31 (r)	1,070.8	16.3	157.4	28.9			-,,,,,,	
August 31 (p).	1,070.7	16.5	158.4	28.3				
								1

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerci	al Goods	
	D		To	otal	Commer-		To	otal
	Passenger Cars	Other	Amount	% Change	cial Vehicles	Other	Amount	% Change
	\$	\$	- \$	%	\$	\$	\$	%
			Val	ue of Contra	cts Financed			
1958 April May June (r)	71.8 70.3 67.4	14.1 15.4 14.5	85.9 85.7 81.9	- 1.6 -11.2 - 8.9	11.6 13.8 11.7	14.0 16.1 14.3	25.6 29.9 26.0	- 9.5 -15.1 -19.2
Second Quarter (r)	209.5	44.0	253.5	- 7.4	37.1	44.4	81.5	-14.7
July (r) August (p)	70.8 56.0	16.1 14.3	86.9 70.3	- 9.3 -15.0	11.2	15.0	26.2 23.4	-10.0 - 8.2
	Balances Outstanding							
1958 April 30 May 31 June 30 (r) July 31 (r) August 31 (p).	638.6 641.9 641.5	142.8 143.6 145.7	760.2 772.4 781.4 785.5 787.2	+ 0.4 - 1.1 - 1.8 - 3.7 - 4.7	126.1 126.7 126.0	157.6 158.6 157.5	273.6 281.2 283.7 285.3 283.5	- 2.0 - 2.9 - 5.4 - 5.7 - 6.3
			1	Repaym	ents			
1958 April May June (r)			73.4 73.5 72.9	+ 9.2 + 1.9 - 2.8			23.8 22.3 23.5	+ 6.3 - 9.7 + 6.9
Second Quarter (r)	177.7	42.1	219.8	+ 2.5	37.9	31.7	69.6	+ 0.9
July (r) August (p)	67.5 56.4	15.3 12.2	82.8 68.6	+ 9.1 - 5.5	10.6	14.0	24.6 25.2	- 6.8 - 0.9

⁽r) Revised

⁽p) Preliminary

	N	umber of Unit		Amount	of Financing	(\$'000)			
	August	August	% Change	August	August	% Change			
	1957*	1958	1958/57	1957*	1958	1958/57			
			New Pass	enger Cars					
Atlantic Provinces	1,072	839	-21.7	2,273	1,787	-21.4			
Quebec	4,244	2,920	-31.2	10,248	6,990	-31.8			
Ontario	6,196	4,676	-24.5	13,728	10,145	-26.1			
Manitoba	724 718	501	-30.8 -16.4	1,634	1,127	-31.0 -15.2			
Saskatchewan	1,643	1,198	-27.1	3,734	2,742	-26.6			
British Columbia ¹	1,544	861	-44.2	3,636	2,067	-43.2			
Canada	16,141	11,595	-28.2	36,827	26,192	-28.9			
	New Commercial Vehicles								
Atlantic Provinces	216	165	-23.6	602	707	+17.4			
Quebec	532	488	- 8.3	1,714	1,535	-10.4			
Ontario	727	503	-30.8	2,816	1,961	-30.4			
Manitoba	118	59 92	-50.0 -19.3	398 342	263 217	-33.9 -36.5			
Alberta	364	265	-27.2	1,119	875	-21.8			
British Columbia ¹	265	140	-47.2	873	533	-38.9			
Canada	2,336	1,712	-26.7	7,864	6,091	-22.5			
			Used Pass	senger Cars					
Atlantic Provinces	3,185	2,668	-16.2	2,724	2,278	-16.4			
Quebec	8,124	6,941	-14.6	8,246	7,179	-12.9			
Ontario	13,583	12,576	- 7.4	12,588	12,094	- 3.9			
Manitoba Saskatchewan	1,476	1,235	-16.3	1,405	1,182 1,298	-15.9 -19.3			
Alberta	3,213	2,997	- 6.7	2,818	2,805	- 0.5			
British Columbia ¹	3,542	2,664	-24.8	3,668	2,938	-19.9			
Canada	34,947	30,564	-12.5	33,058	29,774	- 9.9			
			Used Comme	rcial Vehicles					
Atlantic Provinces	633	442	-30.2	463	343	-25.9			
Quebec	933	767	-17.8	1,006	881	-12.4			
Ontario	1,086	951	-12.4	1,134	1,188	+ 4.8			
Manitoba	235 293	152 267	-35·3 - 8·9	256	139 210	-45.7 - 0.5			
Alberta	586	584	- 0.3	677	754	+11.4			
British Columbia ¹	503	417	-17.1	718	666	- 7.2			
Canada	4,269	3,580	-16.1	4,465	4,181	- 6.4			

¹ Includes Yukon and Northwest Territories.

^{*}Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

(Estimated amounts outstanding, in millions of dollars)

	Cash L	oans	Instalment 4	Т	otal
	Small Loans ³	Large Loans	Credit	Amount	% Change
	\$	\$	\$	\$	%
Balances Outstanding					
1957 - April 30 May 31 June 30 July 31 August 31	136.2 149.2 163.3 176.6 186.8	198.9 187.0 176.5 163.7 155.4	14.1 14.3 14.3 14.4 14.5	349.2 350.5 354.1 354.7 346.7	
1958 - April 30 May 31 June 30 July 31 (r) August 31 (p) .	259.2 266.5 274.9 282.9 287.8	96.4 93.0 90.1 87.4 85.1	15.1 15.4 15.8 16.3 16.5	370.7 374.9 380.8 386.6 389.4	+ 6.2 + 7.0 + 7.5 + 9.0 +12.3

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment R	eceivables	Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change	
	\$	\$	\$	\$	%	
1958						
April 30	161.4	30.5	39.6	231.5	+ 5.4	
May 31	161.7	30.2	40.5	232.4	+ 5.6	
June 30	159.4	29.7	39.4	228.5	+ 3.5	
July 31 (r)	157.4	28.9	37.6	223.9	+ 5.2	
August 31 (p)	158.4	28.3	38.2	224.9	+ 5.5	

⁸ Conditional-sale agreements

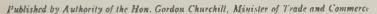
6 Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA





September, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Sales Finance Companies had estimated accounts outstanding of \$1,056.2 million on their books from instalment financing at September 30, 1958, a total somewhat lower than the \$1,121.7 million owing a year ago and approximately 1.4 per cent below the previous month-end receivables. In both the consumer and commercial sectors, motor vehicles were mainly responsible for the decline following the downward trend of new motor vehicle sales and financing. Accounts outstanding from instalment financing by both Department Stores and Licensees under the Small Loans Act were higher than those at the end of August 1958 and at the end of September 1957.

Total amounts outstanding at September 30 for three major holders, with percentage change over a year ago in brackets, were as follows: sales finance companies, \$1,056.2 million (-5.8 per cent); licensees under the Small Loans Act, \$388.6 million (+10.0 per cent); and department stores, \$235.8 million (+6.2 per cent).

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected F Institu		· John Transparent	Retai	l Outlets		Tota	al
	Sules Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers	Other	Amount	1958/57
in vitte vitte his and and an extension in the second second and the second second second second second second	\$	\$	3	\$	\$	\$	\$	%
957			2.00					
arch 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
une 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
eptember 30	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
ctober 31	1,111.3	14.6	156.5	28.1				
ovember 30		14.8	163.2	29.0				
ecember 31	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
958								
une 30 (r)	1,065.1	15.8	162.4	29.0	24.2	239.6	1,536.1	- 0.8
uly 31 (r)		16.2	160.4	28.2				
ugust 31 (r) .		16.5	161.0	27.9				
eptember 30 (p)	1,056.2	10.8	102.8	30.1		and the state of t		
eptember 30 (p)		16.8	162.8	30.1				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division, Retail Trade Section.

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerci	al Goods	
			Т	otal	Commer-		То	otal
	Passenger Cars	Other	Amount	% Change 1958/57	cial Vehicles	Other	Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
			Val	ue of Contra	cts Financed			
1957 June July August September	72.3 81.7 69.9 58.4	17.6 14.1 12.8 18.4	89.9 95.8 82.7 76.8		15.4 14.3 12.2 11.2	16.8 14.8 13.3 11.8	32.2 29.1 25.5 23.0	
June July August September (p)	67.4 70.8 56.0 48.7	14.5 16.1 14.3 17.1	81.9 86.9 70.3 65.8	- 8.9 - 9.3 -15.0 -14.3	11.7 11.2 10.3 10.2	14.3 15.0 13.1 12.8	26.0 26.2 23.4 23.0	-19.3 -10.0 - 8.2 0.0
	Balances Outstanding							
1957 June 30 July 31 August 31 September 30	658.2 681.0	137.8	796.0 815.9 825.9 821.7		144.7	155.1	299.8 302.5 302.6 300.0	
1958 June 30 July 31 August 31 (r) September 30(p)	638.6 641.9 641.5 631.5	142.8 143.6 144.7 148.2	781.4 785.5 786.2 779.7	- 1.8 - 3.7 - 4.8 - 5.1	126.1 126.7 126.0 120.9	157.6 158.6 157.5 155.6	283.7 285.3 283.5 276.5	- 5.4 - 5.7 - 6.3 - 7.8
				Repaym	ents			
1957 June July August September			75.0 75.9 72.6 81.0				22.0 26.4 25.4 25.6	
1958 June July August (r). September (p)	67.5 56.4 58.7	15.3 13.2 13.6	72.9 82.8 69.6 72.3	- 2.8 + 9.1 - 4.1 -10.7	10.6 11.0 15.3	14.0 14.2 14.7	23.5 24.6 25.2 30.0	+ 6.8 - 6.8 - 0.8 +17.2

Note: Wholesale financing by sales finance companies amounted to \$173.1 million in the third quarter of 1958 and balances outstanding at September 30, 1958, on wholesale financing were \$128.9 million.

		anced, in thous							
		umber of Units			of Financing				
	Sept. 1957*	Sept. 1958	% Change 1958/57	Sept. 1957*	Sept. 1958	-% Change 1958/57			
			New Passe	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	932 3,451 5,562 661 563 1,529 1,284	740 2,700 4,261 412 491 1,147 803	-20.6 -21.8 -23.4 -37.7 -12.8 -25.0 -37.5	1,958 8,073 12,115 1,455 1,239 3,481 2,987	1,507 6,326 9,157 926 1,086 2,534 1,882	-23.0 -21.6 -24.4 -36.4 -12.3 -27.2 -37.0			
Canada	13,982	10,554	-24.5	31,308	23,418	-25.2			
	New Commercial Vehicles								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	280 537 686 102 128 345 206	177 475 566 79 103 299 158	-36.8 -11.6 -17.5 -22.5 -19.5 -13.3 -23.3	867 1,597 2,114 392 328 1,084 594	481 1,534 1,870 285 269 1,174 564	-44.5 - 3.9 -11.5 -27.3 -18.0 + 8.3 - 5.0			
Canada	2,284	1,857	-18.7	6,976	6,177	-11.5			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	2,591 6,469 11,476 1,222 1,225 2,939 2,766	2,362 6,010 10,077 1,046 1,318 2,809 2,575	- 8.8 - 7.1 -12.2 -14.4 + 7.6 - 4.4 - 6.9	2,214 6,432 10,714 1,129 1,033 2,760 2,883	2,019 6,016 9,609 1,045 1,145 2,626 2,794	- 8.8 - 6.5 -10.3 - 7.4 +10.8 - 4.9 - 3.1			
Canada	28,688	26,197	- 8.7	27,165	25,254	- 7.0			
			Used Commer	cial Vehicles					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	596 866 1,156 186 251 590 458	474 818 1,001 148 261 586 466	-20.5 - 5.5 -13.4 -20.4 + 4.0 - 0.7 + 1.7	459 889 1,126 187 220 621 813	358 946 1,119 117 199 657 667	-22.0 + 6.4 - 0.6 -37.4 - 9.5 + 5.8 -18.0			
Canada	4,103	3,754	- 8.5	4,315	4,063	- 5.8			

¹ Includes Yukon and Northwest Territories.

^{*} Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

(Estimated amounts outstanding, in millions of dollars)

	Cash 1	Loans		Т	otal
	Small Loans	Large Loans	Instalment 4 Credit	Amount	% Change 1958/57
	\$		S Contraction of the Contraction	\$	%
Balances Outstanding			ingenic Vincentination	St. de manufacture de la constant de	
1957 - May 31 June 30 July 31 August 31 September 30	149.2 163.3 176.6 186.8 193.2	187.0 176.5 163.7 155.4 145.6	14.3 14.3 14.4 14.5 14.4	350.5 354.1 354.7 346.7 353.2	
June 30 July 31 (r) August 31 September 30(p)	266.5 274.9 282.9 287.8 289.2	93.0 90.1 87.4 85.1 82.6	15.4 15.8 16.2 16.5 16.8	374.9 380.8 386.5 389.4 388.6	* 7.0 +12.3 +10.0

² Including affiliated companies engaged in making cash loans.

3 As of January 1, 1957, cash loans up to \$1,500; prior to that dute, loans up to \$500. (Amendment to the Small Loans Act).

Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

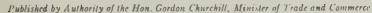
	Instalment R	eceivables	Charge	T	otai
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change 1958/57
constitution of the state of th	A CONTRACTOR CONTRACTO	\$	Anni Common Anni Anni Common Sumani Anni Anni Anni Anni Anni Anni Anni A	\$	%
August 31 September 30	149.0 149.6 153.3	27.7 27.0 27.5	36.2 36.6 41.2	212.9 213.2 222.0	Opening the state of the state
June 30 (r) July 31 (r) August 31 (r) September 30 (p)	161.7 162.4 160.4 161.0 162.8	30.2 29.0 28.2 27.9 30.1	40.5 39.5 37.6 38.2 42.9	232.4 230.9 226.2 227.1 235.8	+ 5.6 + 4.6 + 6.2 + 6.5 + 6.2

Conditional-sale agreements
Other deferred payment plans, such as revolving credit and budgeted charge accounts.

- (r) Revised
- (p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA





October, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Accounts outstanding on the books of Sales Finance Companies at October 31 showed a decline of 1.7 per cent from those the previous month and 6.5 per cent from those at October 31, 1957. Consumer goods were mainly responsible for this decline and showed a decrease of \$13.5 million from last month-end while commercial goods decreased by \$4 million. The drop from last year was \$49 million for consumer goods and \$23 million for commercial goods; motor vehicles, both passenger and commercial, were responsible for these declines.

Accounts receivable held by Licensees under the Small Loans Act were slightly below those at September 30; accounts receivable on the books of Department Stores rose \$7 million from those at the end of the previous month. Compared with last year's figures, instalment accounts outstanding with Licensees under the Small Loans Act showed an increase of \$36 million (10.3 per cent) and those outstanding with Department Stores increased by \$15.4 million (6.8 per cent).

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected F Institu			Retai	l Outlets		Total	
	Sales Finance	Licensees, Small	-	Stores	Motor Vehicle	Other	Amount	% Change 1958/57
	Companies	Loans Act	C.S.A.	Other	Dealers	A.		
1957	\$	\$	\$	\$	\$	\$	\$	%
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 . October 31 November 30	1,121.7 1,111.3 1,093.3	14.4 14.6 14.8	153.3 156.5 163.2	27.5 28.1 29.0	26.8	238.0	1,581.7	
December 31	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958 June 30 July 31 August 31 September 30 . October 31 (p)	1,065.1 1,070.8 1,070.7 1,056.2 1,038.7	15.8 16.2 16.5 16.8 17.4	162.4 160.4 161.0 162.8 166.6	29.0 28.2 27.9 30.1 30.6	24.2	239.6	1,536.1	- 0.8

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division,

6505-553-108

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerci	ial Goods		
	D		То	tal	Commer-		To	tal	
	Passenger Cars	Other	Amount	% Change 1958/57	cial Vehicles	Other	Amount	% Change 1958/57	
	\$	\$	\$	%	\$	\$	\$	%	
			Valu	ue of Contra	cts Financed				
1957 July August September October	81.7 69.9 58.4 56.6	14.1 12.8 18.4 15.2	95.8 82.7 76.8 71.8		14.3 12.2 11.2 10.9	14.8 13.3 11.8 11.6	29.1 25.5 23.0 22.5		
1958 July August September October (p)	70.8 56.0 48.7 48.1	16.1 14.3 17.1 17.9	86.9 70.3 65.8 66.0	- 9.3 -15.0 -14.3 - 8.1	11.2 10.3 10.2 9.7	15.0 13.1 12.8 13.3	26.2 23.4 23.0 23.0	-10.0 - 8.2 0.0 + 2.2	
	Balances Outstanding								
1957 July 31 August 31 September 30 . October 31	681.0	140.7	815.9 825.9 821.7 814.8		144.6	155.4	302.5 302.6 300.0 296.5		
1958 July 31 (r) August 31 (r). September 30 (r) October 31 (p)	643.2 643.0 630.8 615.9	143.6 144.8 148.2 149.6	786.8 787.8 779.0 765.5	- 3.6 - 4.6 - 5.2 - 6.1	125.4 125.2 121.6 119.4	158.6 157.7 155.6 153.8	284.0 282.9 277.2 273.2	- 6.1 - 6.5 - 7.6 - 7.9	
				Repaym	ients				
1957 July August September October			75.9 72.6 81.0 78.8				26.4 25.4 25.6 26.0		
1958 July (r) August (r) September (r). October (p)	66.2 56.2 60.9 63.0	15.3 13.1 13.7 16.5	81.5 69.3 74.6 79.5	+ 7.4 - 4.5 - 7.9 + 0.9	11.9 10.5 13.8 11.9	14.0 14.0 14.9 15.1	25.9 24.5 28.7 27.0	- 1.9 - 3.5 +12.1 + 3.8	

⁽r) Revised
(p) Preliminary

	1111	anced, in thou	sands of dolla	urs)							
	N	umber of Units		Amount	of Financing	(\$'000)					
	October 1957*	October 1958	% Change 1958/57	October 1957*	October 1958	% Change 1958/57					
			New Pass	enger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	817 3,355 5,318 539 637 1,368 1,196	695 2,786 4,545 375 483 1,121 752	-14.9 -17.0 -14.5 -30.4 -24.2 -18.1 -37.1	1,713 7,871 11,342 1,169 1,328 3,062 2,749	1,466 6,714 10,149 885 1,079 2,526 1,851	-14.4 -14.7 -10.5 -24.3 -18.7 -17.5 -32.7					
Canada	13,230	10,757	-18.7	29,234	24,670	-15.6					
		New Commercial Vehicles									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	206 519 696 76 106 360 236	174 428 528 88 100 289 163	-15.5 -17.5 -24.1 +15.8 - 5.7 -19.7 -30.9	565 1,499 2,144 217 280 1,055 732	411 1,437 1,844 306 263 1,039 581	-27.3 - 4.1 -14.0 +41.0 - 6.1 - 1.5 -20.6					
Canada	2,199	1,770	-19.5	6,492	5,881	- 9.4					
			Used Pass	senger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	11,493 1,252 1,345 2,869 2,762	2,017 5,520 9,547 1,165 1,336 2,655 2,037	-18.7 -12.6 -16.9 - 6.9 - 0.7 - 7.5 -26.2	2,118 6,897 10,618 1,146 1,108 2,634 2,862	1,665 5,582 9,286 1,098 1,145 2,554 2,115	-21.4 -19.1 -12.5 - 4.2 + 3.3 - 3.0 -26.1					
Canada	28,515	24,277	-14.9	27,383	23,445	-14.4					
		1	Used Comme	rcial Vehicles	1						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	813 1,114 185 292	385 719 918 165 207 585 439	-27.9 -11.6 -17.6 -10.8 -29.1 - 1.5 -10.8	409 887 1,199 223 254 766 764	323 873 954 234 186 640 643	-21.0 -1.6 -20.4 + 4.9 -26.8 -16.4 -15.8					
Canada	4,024	3,418	-15.1	4,502	3,853	-14.4					

¹ Includes Yukon and Northwest Territories.

^{*} Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

(Estimated amounts outstanding, in millions of dollars)

	Cash 1	Loans		То	tal
	Small Loans ³	Large Loans	Instalment ⁴ Credit	Amount	% Change 1958/57
Balances Outstanding	\$	\$	\$	\$	%
1957 - June 30 July 31 August 31 September 30 October 31	163.3 176.6 186.8 193.2 200.0	176.5 163.7 155.4 145.6 135.9	14.3 14.4 14.5 14.4 14.6	354.1 354.7 346.7 353.2 350.5	
1958 - June 30 July 31 August 31 September 30 October 31 (p).	274.9 282.9 287.8 289.2 288.8	90.1 87.4 85.1 82.6 80.4	15.8 16.2 16.5 16.8 17.4	380.8 386.5 389.4 388.6 386.6	+ 7.5 + 9.0 +12.3 +10.0 +10.3

² Including affiliated companies engaged in making cash loans.
³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment P	Receivables	Charge	Т	otal
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change 1958/57
	\$	\$	\$	\$	%
1957 - July 31 August 31 September 30 October 31	149.0 149.6 153.3 156.5	27.7 27.0 27.5 28.1	36.2 36.6 41.2 42.7	212.9 213.2 222.0 227.3	
June 30 July 31 August 31 September 30 October 31 (p).	161.7 162.4 160.4 161.0 162.8 166.6	30.2 29.0 28.2 27.9 30.1 30.6	40.5 39.5 37.6 38.2 42.9 45.5	232.4 230.9 226.2 227.1 235.8 242.7	+ 5.6 + 4.6 + 6.2 + 6.5 + 6.2 + 6.8

⁸ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

⁽p) preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



November, 1958

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CREDIT STATISTICS

(Selected Holders)

During November there was a further contraction of credit held by Sales Finance Companies, resulting in total balances outstanding at month end which were \$16 million (1.5 per cent) lower than last month and \$70.5 million (6.4 per cent) below those at November 30, 1957. Balances outstanding on consumer goods declined \$13.6 million (1.8 per cent) from the amount owing at October 31, 1958, while the drop in commercial goods was \$2.3 million (0.8 per cent).

Accounts receivable held by Licensees under the Small Loans Act reached \$373 million, the highest figure to date in 1958; this was an increase of 10.4 per cent over those at November 30, 1957. Accounts receivable on the books of Department Stores also reached their highest point in 1958 (\$255.9 million). This was 8 per cent higher than the amount outstanding at the end of November 1957.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected F Institu			Retai	l Outlets		Total	
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers	The state of the s		1958/57
	\$	\$	\$	\$	\$	\$	\$	%
1957						To the second se		
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 October 31 November 30	1,121.7 1,111.3 1,093.3	14.4 14.6 14.8	153.3 156.5 163.2	27.5 28.1 29.0	26.8	238.0	1,581.7	
December 31	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
June 30 (r) July 31 (r) August 31 (r).	1,065.1 1,070.8 1,070.7	15.8 16.2 16.5	162.4 160.4 161.0	28.7 27.9 27.7	24.8	236.9	1,533.7	- 0.8
September 30 (r) October 31 November 30 (p)	1,056.2	16.8 17.4 17.6	164.0 166.6 175.4	28.7 30.6 31.0	23.5	242.7	1,531.9	- 3.1

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

6542-501-118

Prepared in Industry and Merchandising Division.

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

	Consume	er Goods			Commerci	cial Goods			
5		Т	otal	Commer-		To	otal		
Passenger Cars	Other	Amount	%Change 1958/57	cial Vehicles	Other	Amount	% Change 1958/57		
\$	\$	\$	%	\$	\$	\$	%		
	Value of Contracts Financed								
69.9 58.4 56.6 46.1	12.8 18.4 15.2 14.2	82.7 76.8 71.8 60.3		12.2 11.2 10.9 8.9	13.3 11.8 11.6 10.6	25.5 23.0 22.5 19.5			
56.0 48.7 48.1 41.7	14.3 17.1 17.9 15.0	70.3 65.8 66.0 56.7	-15.0 -14.3 - 8.1 - 6.0	10.3 10.2 9.7 9.7	13.1 12.8 13.3 14.2	23.4 23.0 23.0 23.9	- 8.2 0.0 + 2.2 +22.6		
Balances Outstanding									
681.0	140.7	825.9 821.7 814.8 801.2		144.6	155.4	302.6 300.0 296.5 292.1			
643.0 630.8 615.9 601.4	144.8 148.2 149.6 150.5	787.8 779.0 765.5 751.9	- 4.6 - 5.2 - 6.1 - 6.2	125.2 121.6 119.4 117.0	157.7 155.6 153.8 153.9	282.9 277.2 273.2 270.9	- 6.5 - 7.6 - 7.9 - 7.3		
		·	Repaym	ents					
		72.6 81.0 78.8 73.8				25.4 25.6 26.0 23.9			
56.2 60.9 63.0 56.2	13.1 13.7 16.5 14.1	69.3 74.6 79.5 70.3	- 4.5 - 7.9 + 0.9 - 4.7	10.5 13.8 11.9 12.1	14.0 14.9 15.1 14.1	24.5 28.7 27.0 26.2	- 3.5 +12.1 + 3.8 + 9.6		
	\$ 69.9 58.4 56.6 46.1 56.0 48.7 48.1 41.7 681.0 643.0 630.8 615.9 601.4	Passenger Cars Other \$	Passenger Cars \$	Passenger Cars Other Cars Other Amount %Change 1958/57 \$	Total Commercial Vehicles Passenger Cars Other Amount % Change 1958/57 Commercial Vehicles \$ \$ \$ Value of Contracts Financed 69.9 12.8 82.7 12.2 58.4 18.4 76.8 11.2 56.6 15.2 71.8 10.9 46.1 14.2 60.3 -15.0 10.3 48.7 17.1 65.8 -14.3 10.2 48.1 17.9 66.0 -8.1 9.7 Balances Outstanding Balances Outstanding 681.0 144.8 787.8 - 4.6 125.2 615.9 149.6 765.5 - 6.1 119.4 601.4 150.5 751.9 - 6.2 117.0 Repayments Repayments	Passenger Cars Other Total Amount 150 change 1958/57 Commercial vehicles of 1958/57 Other vehicles of 1958/57 Value of Contracts Financed Value of Contracts Financed 12.8 82.7 8 11.2 11.8 11.2 11.8 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.2 11.8 10.9 11.6 11.6 11.6 11.6 11.6 11.6 11.6 11	Passenger Cars Other		

⁽p) Preliminary

	N	ımber of Units		Amount	of Financing	(\$,000)					
	November 1957	November 1958	% Change 1958/57	November 1957	November 1958	% Change 1958/57					
			New Passo	enger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	640 2,859 4,609 425 515 1,128 979	555 2,426 4,269 326 406 956 770	-13.3 -15.2 - 7.4 -23.3 -21.2 -15.3 -21.4	1,314 6,801 9,935 954 1,096 2,514 2,326	1,143 5,775 9,604 730 888 2,202 1,892	-13.0 -15.1 - 3.3 -23.5 -19.0 -12.4 -18.7					
Canada	11,155	9,708	-13.0	24,940	22,234	-10.9					
		New Commercial Vehicles									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	143 431 515 94 88 279 196	122 438 521 81 87 261 150	-14.7 + 1.6 + 1.2 -13.8 - 1.1 - 6.5 -23.5	344 1,342 1,548 244 218 789 532	333 1,554 1,554 352 233 942 557	- 3.2 +15.8 + 0.4 +44.3 + 6.9 +19.4 + 4.7					
Canada	1,746	1,660	- 4.9	5,017	5,525	+10.1					
			Used Pass	enger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	2,345 2,003	1,591 4,414 8,159 842 1,144 2,332 1,763	-18.3 -11.0 -10.9 -15.8 +11.8 - 0.6 -12.0	1,647 5,057 8,447 887 810 2,214 2,061	1,315 4,413 7,936 778 965 2,289 1,816	-20.2 -12.7 - 6.1 -12.3 +19.1 + 3.4 -11.9					
Canada	22,435	20,245	- 9.8 Used Comme	21,123	19,512						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	393 698 894 180 253 534 376	358 657 764 117 204 568 377	- 8.9 - 5.9 -14.6 -35.0 -19.4 + 6.4 + 0.3	291 784 993 179 198 750 815	274 812 884 149 171 859 588	- 5.9 + 3.6 -11.0 -16.8 -13.6 +14.5 -27.9					
Canada	3,328	3,045	- 8.5	4,010	3,737	- 6.8					

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cash 1	Loans		То	tal
	Small Loans ³	Large Loans	Instalment ⁴ Credit	Amount	% Change 1958/57
	\$	\$	\$. \$	%
Balances Outstanding				ý.	·
1957 - July 31 August 31 September 30 October 31 November 30	176.6 186.8 193.2 200.0 211.1	163.7 155.4 145.6 135.9 126.9	14.4 14.5 14.4 14.6 14.8	354.7 346.7 353.2 350.5 352.8	
1958 - July 31 August 31 September 30 October 31 November 30 (p)	282.9 287.8 289.2 288.8	87.4 85.1 82.6 80.4	16.2 16.5 16.8 17.4 17.6	386.5 389.4 388.6 386.6 390.6	+ 9.0 +12.3 +10.0 +10.3 +10.7

² Including affiliated companies engaged in making cash loans.

3 As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment R	leceivables	Charge	T	otal
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change 1958/57
	\$	\$	\$	\$	%
September 30 October 31 November 30	149.6 153.3 156.5 163.2	27.0 27.5 28.1 29.0	36.6 41.2 42.7 44.9	213.2 222.0 227.3 237.1	
1958 - June 30 (r) July 31 (r) August 31 (r) September 30 (r) October 31 (r). November 30 (p)	162.4 160.4 161.0 164.0 167.9 175.4	28.7 27.9 27.7 28.7 29.2 31.0	39.7 37.9 38.4 43.0 45.5 49.5	230.8 226.2 227.1 235.7 242.6 255.9	+ 4.6 + 6.2 + 6.5 + 6.2 + 6.7 + 7.9

⁸ Conditional-sale agreements

(r) Revised

(p) Preliminary

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

Monthly

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year, 10¢ per copy.

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

DECEMBER, 1958

Balances outstanding on the books of Sales Finance Companies totalled \$1,002.8 million at year end, a decrease of 2 per cent from the total at November 30, 1958, and a decrease of 6.1 per cent from December 31, 1957. Balances outstanding on passenger cars showed the largest decrease of all items: 3.2 per cent from November 30, 1958, and 8.4 per cent from last year end. The only balances showing a steady increase over last month and last year were those on "other consumer goods."

Accounts receivable held by Licensees under the Small Loans Act reached a new high of \$381 million, 2 per cent higher than November 30, 1958. The Christmas buying season showed its influence in the increase in accounts receivable held by Department Stores. These reached \$281.7 million, 10 per cent higher than last month.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions			Retai	l Outlets		Total	
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	Change
	Companies	Loans Act	C.S.A.	Other	Dealers	Other	Amount	1958/57
	\$	\$	\$	\$	\$	\$	\$	%
1957								
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 November 30 December 31	1,111.3 1,093.3 1,067.4	14.6 14.8 15.2	156.5 163.2 172.9	28.1 29.0 36.0	23.4	254.0	1,568.9	
1958								
June 30	1,065.1	15.8	162.4	28.7	24.8	236.9	1,533.7	- 0.8
September 30 .	1,056.2	16.8	164.0	28.7	23.5	242.7	1,531.9	- 3.1
October 31 (r) November 30 December 31 (p)	1,038.7 1,022.8 1,002.8	17.4 17.6 18.6	167.9 175.4 186.6	29.2 31.0 36.9				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

	Consumer	Goods			Commerci	al Goods		
		То	otal	Commer-		To	otal	
Passenger Cars	Other	Amount	Change 1958/57	cial Vehicles	Other	Amount	Change 1958/57	
\$	\$	\$	%	\$	\$	\$	%	
		Val	ue of Contra	cts Financed				
58.4 56.6 46.1 42.6	18.4 15.2 14.2 18.9	76.8 71.8 60.3 61.5		11.2 10.9 8.9 9.1	11.8 11.6 10.6 8.9	23.0 22.5 19.5 18.0		
48.7 48.1 41.7 40.3	17.1 17.9 15.0 17.4	65.8 66.0 56.7 57.7	-14.3 - 8.1 - 6.0 - 6.2	10.2 9.7 9.3 9.7	12.8 13.3 14.2 13.3	23.0 23.0 23.5 23.0	0.0 + 2.2 +20.5 +27.8	
Balances Outstanding								
681.0	140.7	821.7 814.8 801.2 779.6		144.6	155.4	300.0 296.5 292.1 287.8		
630.8 615.9 601.4 581.9	148.2 149.6 150.5 155.1	779.0 765.5 751.9 737.0	- 5.2 - 6.1 - 6.2 - 5.5	121.6 119.4 117.0 112.6	155.6 153.8 153.9 153.2	277.2 273.2 270.9 265.8	- 7.6 - 7.9 - 7.3 - 7.6	
			Repayn	nents				
		81.0 78.8 73.8 83.2				25.6 26.0 23.9 22.3		
60.9 63.0 56.2 59.8	13.7 16.5 14.1 12.8	74.6 79.5 70.3 72.6	- 7.9 + 0.9 - 4.7 -12.7	13.8 11.9 11.7 14.1	14.9 15.1 14.1 14.0	28.7 27.0 25.8 28.1	+12.1 + 3.8 + 7.9 +26.0	
	\$ 58.4 56.6 46.1 42.6 48.7 48.1 41.7 40.3 681.0 635.5 630.8 615.9 601.4 581.9	Passenger Cars \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Passenger Cars \$ \$ \$ \$ Value 58.4	Passenger Cars Other Cars Other Amount Change 1958/57	Passenger Cars Other	Passenger Cars Other Amount Change 1958/57 Vehicles Vehic	Passenger Other Amount Change 1958/57 Vehicles Other Amount 1958/57 Vehicles Other Amount S	

Note: Wholesale financing by sales finance companies amounted to \$297.7 million in the fourth quarter of 1958 and balances outstanding at December 31, 1958, on wholesale financing were \$188.0 million.

	N 1				-f T::	(#1000)
	N	umber of Unit		Amount	of Financing	
	1957	1958	% Change 1958/57	1957	1958	% Change 1958/57
			New Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	565 2,508 4,374 374 474 1,108 897	556 2,276 4,269 311 425 960 772	- 1.6 - 9.3 - 2.4 -16.8 -10.3 -13.4 -13.9	1,152 6,085 9,769 802 1,019 2,634 2,096	1,070 5,546 9,866 765 956 2,360 1,959	- 7.1 - 8.9 + 1.0 - 4.6 - 6.2 -10.4 - 6.5
Canada	10,300	9,569	- 7.1	23,557	22,522	- 4.4
			New Commer	cial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta 3ritish Columbia ¹	141 441 476 74 97 232 142	136 462 496 80 78 279 133	- 3.5 + 4.8 + 4.2 + 8.1 -19.6 +20.3 - 6.3	352 1,450 1,613 252 266 739 515	457 1,597 1,460 378 211 1,177 512	+29.8 +10.1 - 9.5 +50.0 -20.7 +59.3 - 0.6
Canada	1,603	1,664	+ 3.8	5,187	5,792	+11.7
			Used Pass	enger Cars		Management and American services
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,806 4,044 7,988 800 1,025 2,216 1,938	1,453 3,639 7,177 681 942 2,055 1,604	-19.5 -10.0 -10.2 -14.9 - 8.1 - 7.3 -17.2	1,558 4,215 7,619 741 858 2,058 2,032	1,252 3,950 7,271 704 841 1,988 1,743	-19.6 - 6.3 - 4.6 - 5.0 - 2.0 - 3.4 -14.2
Canada	19,817	17,551	-11.4	19,081	17,749	- 7.0
			Used Commer	cial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	381 584 828 125 194 528 352	289 608 702 113 186 488 349	-24.1 + 4.1 -15.2 - 9.6 - 4.1 - 7.6 - 0.9	286 758 1,081 90 168 831 740	353 834 826 170 177 822 741	+23.4 +10.0 -23.6 +88.9 + 5.4 - 1.1 + 0.1
Canada	2,992	2,735	- 8.6	3,954	3,923	- 0.8

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cash l	Loans		Т	otal
	Small Loans ³	Large Loans	Instalment 4 Credit	Amount	% Change 1958/57
	\$	\$	\$	\$	%
Balances Outstanding					
1957 - August 31 September 30 October 31 November 30 December 31	186.8 193.2 200.0 211.1 229.3	155.4 145.6 135.9 126.9 118.0	14.5 14.4 14.6 14.8 15.2	346.7 353.2 350.5 352.8 362.5	
1958 - August 31 September 30 October 31 November 30 December 31 (p)	287.8 289.2 288.8 373 383		16.5 16.8 17.4 17.6 18.6	389.4 388.6 386.6 390.6 399.6	+12.3 +10.0 +10.3 +10.7 +10.2

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment J	Receivables	Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change 1958/57	
	\$	\$	\$	\$	%	
1957 - September 30 . October 31 November 30 December 31	153.3 156.5 163.2 172.9	27.5 28.1 29.0 36.0	41.2 42.7 44.9 52.7	222.0 227.3 237.1 261.6		
1958 - September 30 . October 31 November 30(r) December 31(p)	164.0 167.9 175.4 186.6	28.7 29.2 31.0 36.9	43.0 45.5 49.4 58.2	235.7 242.6 255.8 281.7	+ 6.2 + 6.7 + 7.9 + 7.7	

⁸ Conditional-sale agreements

6 Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

statistics, Bureau or

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Price:

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OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

JANUARY, 1959

For the first time in more than two years, the balances outstanding on the books of Sales Finance Companies were below \$1,000 million. The amount of \$990 million is 1.3 per cent below the total at December 31, 1958, and 5.5 per cent below the balances at January 31, 1958. Passenger car financing accounted for most of this decline, continuing the trend of the last few months. Instalment credit held by Department Stores showed a decrease of 2.8 per cent from December 31, 1958, and an increase of 7 per cent from the balances at January 31, 1958. Total accounts receivable on the books of Department Stores decreased 5.4 per cent from the all-time high at December 31, 1958.

Accounts outstanding from cash loans made by Licencees under the Small Loans Act declined slightly from December 31, 1958, but were 10 per cent above those a year ago.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai	Total				
٠	Sales	Licensees,	, Dept. Stores		Motor	0.1	-	~ 61	
	Finance Companies	Small Loans Act	C.S.A.	Other	Vehicle Dealers	Other	Amount	% Change	
	\$	\$	\$	\$	8	\$	\$	%	
1957									
September 30 . October 31	1,121.7	14.4	153.3	27.5 28.1	26.8	238.0	1,581.7		
November 30 December 31	1,093.3	14.8	163.2	29.0	23.4	254.0	1,568.9		
1958	1,007.4	1) 02	1 (2.7	30.0	£) +4	274.0	1,,000.9		
January 31	1,047.3	15.1	169.6	33.5		The state of the s			
September 30 . October 31	1,056.2	16.8	164.0	28.7	23.6	242.5	1,531.8	- 3.1	
November 30 December 31 (r)	1,022.8	17.6	175.4	31.0 37.0	17.6	254.4	1,516.9	- 3.3	
1959						The state of the s			
January 31 (p)	990.0	19.0	182.3	34.9		The state of the s			

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

6542-501-19

(p) Preliminary

Prepared in Industry and Merchandising Division

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

					Commercial Goods				
		Consume	r Goods			Commerci	ial Goods		
	Passenger	Other	To	otal	Commer- cial	Other	То	otal	
	Cars	Other	Amount	% Change	Vehicles	Other	Amount	% Change	
	\$	*	\$	%	\$	\$	\$	%	
			Val	ue of Contra	cts Financed				
1957	w/ /	350	773 A		30.0	22 /	00 5		
October	56.6 46.1	15.2	71.8		10.9	11.6	22.5		
December	42.6	18.9	61.5		9.1	8.9	18.0		
	7,200				,				
1958 January	45.2	13.4	58.6		8.5	9.3	17.8		
October	48.1	17.9	66.0	- 8.1	9.7	13.3	23.0	+ 2.2	
November	41.7	15.0	56.7	- 6.0	9.3	14.2	23.5	+20.5	
December	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8	
1959	007 7	30.6	la a	70.6	0.5	0.77	30.0		
January (p)	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2	
	Balances Outstanding								
1957									
October 31			814.8				296.5		
November 30 December 31	635.5	144.1	801.2		135.2	152.6	292.1		
	0)).)	THH ST	117.0		17702	1,72.0	20 (•0		
1958 January 31			763.7				283.6		
October 31	608.4	149.6	758.0	- 7.0	119.4	161.3	280.7	- 5.3	
November 30	593.1	150.5	743.6	- 7.2	117.0	162.2	279.2	- 4.4	
December 31	572.9	155.1	728.0	- 6.6	112.6	162.2	274.8	- 4.5	
1959									
January 31 (p)	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2	
				Repaym	ents				
1957									
October			78.8				26.0		
November			73.8				23.9		
December			83.2				22.3		
1958 January			71 5				20.0		
October	63.7	16.5	74.5	470	11.0	7,,	22.0	+ 7 0	
November	57.0	14.1	71.1	+ 1.8	11.7	14.4	26.3	+ 1.2 + 4.6	
December	60.5	12.8	73.3	-11.9	14.1	13.3	27.4	+22.9	
1959							-1 -1		
January (p)	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4	
(m) Proliminary									

⁽p) Preliminary

	N	umber of Units		Amount	of Financing	(\$'000)				
	1958	1959	% Change 1959/58	1958	1959	% Change 1959/58				
			New Passo	enger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	572 2,749 4,260 386 457 1,124 1,019	441 1,943 3,654 329 301 845 834	-22.9 -29.3 -14.2 -14.8 -34.1 -24.8 -18.2	1,229 6,459 9,383 841 1,009 2,666 2,475	890 4,647 8,546 778 734 2,195 2,061	-27.6 -28.1 - 8.9 - 7.5 -27.3 -17.7 -16.7				
Canada	10,567	8,347	-21.0	24,062	19,851	-17.5				
		New Commercial Vehicles								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	120 405 454 64 100 226 137	88 365 424 48 81 240 117	-26.7 - 9.9 - 6.6 -25.0 -19.0 + 6.2 -14.6	329 1,238 1,544 217 322 720 436	266 1,467 1,659 193 221 957 356	-19.2 +18.5 + 7.4 -11.1 -31.4 +32.9 -18.4				
Canada	1,506	1,363	- 9.5	4,806	5,119	+ 6.5				
			Used Pass	enger Cars						
Atlantic Provinces	1,604 4,079 8,659 951 1,011 2,612 2,285	1,182 3,086 6,689 781 732 1,969 1,778	-26.3 -24.4 -22.8 -17.9 -27.6 -24.6 -22.2	1,407 4,444 8,548 938 878 2,480 2,428	1,016 3,345 7,013 871 649 2,252 2,062	-27.8 -24.7 -18.0 - 7.2 -26.1 - 9.2 -15.1				
Canada	21,201	16,217	-23.5	21,123	17,208	-18.5				
			Used Comme	rcial Vehicles						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	297 588 883 140 186 580 372	223 414 592 83 145 627 330	-24.9 -29.6 -33.0 -40.7 -22.1 + 8.1 -11.3	233 635 1,136 158 172 795 581	184 559 789 86 136 937 658	-21.0 -12.0 -30.5 -45.6 -20.9 +17.9 +13.3				
Canada	3,046	2,414	-20.8	3,710	3,349	- 9.7				

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cash 1	Loans	Instalment 4	То	tal
	Small Loans ³	Large Loans	Credit	Amount	% Change
	\$	\$	\$	\$	%
Balances Outstanding					
1957 - September 30 October 31 November 30 December 31	193.2 200.0 211.1 229.3	145.6 135.9 126.9 118.0	14.4 14.6 14.8 15.2	353.2 350.5 352.8 362.5	
1958 - January 31	234.9	111.5	15.1	361.5	
September 30 October 31 November 30 December 31 1959 - January 31 (p)	38.	82.6 80.4 3.0 1.0	16.8 17.4 17.6 18.6 19.0	388.6 386.6 390.6 399.6 398.5	+10.0 +10.3 +10.7 +10.2 +10.2

² Including affiliated companies engaged in making cash loans.
³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment 1	Receivables	Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change	
	\$. \$	\$	\$	%	
957-October 31 November 30 December 31	156.5 163.2 172.9	28.1 29.0 36.0	42.7 44.9 52.7	227.3 237.1 261.6		
958-January 31	169.6	33.5	43.7	246.8		
October 31 November 30 December 31 (r)	167.9 175.4 186.5	29.2 31.0 37.0	45.5 49.4 58.3	242.6 255.8 281.8	+ 6.7 + 7.9 + 7.7	
959-January 31 (p)	182.3	34.9	49.4	266.6	+ 8.0	

⁸ Conditional-sale agreements

6 Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

Monthly

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon, Gordon Churchill, Minister of Trade and Commerce

Price: \$1.00 a year.

CREDIT STATISTICS

(Selected Holders)

FEBRUARY, 1959

The trend of decreasing balances outstanding on the books of Sales Finance Companies has continued through the month of February. Total balances at the end of February 1959 were \$12 million less than the balances at January 31, 1959, a decrease of 1.2 per cent; compared with the balances at February 28, 1958, the decrease is \$50 million, or 4.9 per cent. The value of paper purchased during February increased from last year both in consumer and commercial goods. This is the first occurrence of such an increase in the consumer goods section since the gain of 1.2 per cent in March 1958.

Accounts receivable on the books of Department Stores decreased by \$13 million (5 per cent) from January 31, 1959. Accounts receivable from cash loans on the books of Licensees under the Small Loans Act were al million below the balances at the end of January and \$33 million over those at February 28, 1958, an increase of 9.5 per cent.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai	l Outlets		Total	
	Sales Finance	Licensees,	Licensees, Dept. Stores Motor Small Loans Act C.S.A. Other Dealers			Och	A	~ C1
	Companies					Other	Amount	% Change
3.055	\$	\$	\$	\$	\$	\$	\$	%
1957								
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31	1,111.3	14.6	156.5	28.1				
November 30 December 31	1,093.3	14.8	163.2	29.0	23.4	254.0	1,568.9	
	2,00,00		11-07		~> • •	~>4.0		
1958 I	3 017 2	7 ~ 7	3/0/	22 5				
January 31 February 28	1,047.3	15.1	169.6	33.5				
	1,056.2	16.8	164.0	28.7	23.6	242.5	1,531.8	27
September 30 . October 31	1,038.7	17.4	167.9	29.2	23.0	242.7	1,771.0	- 3.1
November 30	1,022.8	17.6	175.4	31.0				
December 31	1,002.8	18.6	186.5	37.0	17.6	254.4	1,516.9	- 3.3
1959								
January 31	990.0	19.0	182.3	34.9				
February 28 (p)	977.8	19.6	177.1	32.8				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-29

Prepared in Industry and Merchandising Division,

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

	Consume	r Goods			Commerci	al Goods			
Passenger	0.1	То	tal	Commer-	0.1	То	tal		
Cars .	Other	Amount	% Change	Vehicles	Other	Amount	% Change		
\$	\$	\$	%	\$	\$	\$	%		
		Valu	ue of Contra	cts Financed					
46.1 42.6	14.2	60.3 61.5		8.9 9.1	10.6	19.5			
45.2 43.0	13.4	58.6 54.4		8.5 7.2	9.3 8.0	17.8 15.2			
41.7	15.0	56.7 57.7	- 6.0 - 6.2	9.3 9.7	14.2	23.5	+20.5		
37.1 44.0	10.6	47.7 56.5	-18.6 + 3.9	8.5 10.4	9.7 9.8	18.2	+ 2.2 +32.9		
Balances Outstanding									
635.5	144.1	801.2 779.6		135.2	152.6	292 . 1 28 7. 8			
593 .1 572 . 9	150.5 155.1	763.7 752.0 743.6 728.0	- 7.2 - 6.6	117.0	162.2 162.2	283.6 275.8 279.2 274.8	- 4.4 - 4.5		
562 .3 556 . 1	153.3 152.4	715.6 708.5	- 6.3 - 5.8	112.5	161.9	274.4 269.3	- 3.2 - 2.4		
			Repaym	ents					
		73.8 83.2				23.9			
		74.5 66.1				22.0			
57.0 60.5	14.1	71.1 73.3	- 3.7 -11.9	11.7	13.3	25.0 27.4	+ 4.6 +22.9		
47.7 50.2	12.4 13.4	60 .1 63 . 6	-19.3 - 3.8	8.6 13.2	10.0	18.6 25.3	-56.4 +10.0		
	\$ 46.1 42.6 45.2 43.0 41.7 40.3 37.1 44.0 635.5 593.1 572.9 562.3 556.1	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Passenger Cars Other Amount \$	Cars Other Amount % Change \$ \$ % Value of Contra 46.1 14.2 60.3 42.6 18.9 61.5 45.2 13.4 58.6 43.0 11.4 54.4 41.7 15.0 56.7 - 6.0 40.3 17.4 57.7 - 6.2 37.1 10.6 47.7 -18.6 - 3.9 Balances Out 635.5 144.1 779.6 - 752.0 - 7.2 593.1 150.5 743.6 - 7.2 - 7.2 572.9 155.1 728.0 - 6.6 562.3 153.3 715.6 - 6.3 - 5.8 Repaym 73.8 83.2 74.5 66.1 71.1 - 3.7 70.5 66.1 - 19.3 47.7 12.4 60.1 - 19.3	Passenger Cars Other Amount % Change Vehicles \$ \$ \$ \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{1} \frac{1}{8} \frac{1}{8} \frac{1}{9} \frac{1}{1} \	Passenger Cars Other Amount % Change Vehicles \$ \$ \$ \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{8} \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{8} \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{8} \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{8} \frac{1}{8} \frac{1}{9} \frac{1}{1} \frac{1}{3} \frac{1}{3} \frac{1}{1} \frac{1}{1} \frac{1}{3} \frac{1}{3} \frac{1}{3} \frac{1}{1} \frac{1}{1} \frac{1}{3} \	Passenger Cars Other Amount % Change Vehicles Vehicles		

⁽p) Preliminary

	N	umber of Units	s	Amount	of Financing	(\$'000)			
	Feb. 1958	Feb. 1959	% Change 1959/58	Feb. 1958	Feb. 1959	% Change 1959/58			
			New Passo	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	568 2,371 4,040 379 391 868 899	533 2,498 4,016 333 366 985 748	- 6.2 + 5.4 - 0.6 -12.1 - 6.4 +13.5 -16.8	1,179 5,625 8,838 831 864 2,067 2,008	1,179 6,173 9,201 771 846 2,369 1,887	0.0 + 9.7 + 4.1 - 7.2 - 2.1 +14.6 - 6.0			
Canada	9,516	9,479	- 0.4	21,412	22,426	+ 4.7			
	New Commercial Vehicles								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	121 340 403 42 70 174 131	111 482 512 82 88 284 148	- 8.3 +41.8 +27.0 +95.2 +25.7 +63.2 +13.0	281 1,006 1,282 213 163 584 330	287 1,683 1,672 342 317 1,124 567	+ 2.1 +67.3 +30.4 +60.6 +94.5 +92.5 +71.8			
Canada	1,281	1,707	+33.3	3,859	5,992	+55.3			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,676 4,312 8,859 877 963 2,339 2,450	1,427 5,058 8,223 872 870 2,220 2,200	-14.9 +17.3 - 7.2 - 0.6 - 9.7 - 5.1 -10.2	1,437 4,658 8,862 829 862 2,251 2,673	1,252 5,447 8,674 929 819 2,265 2,226	-12.9 +16.9 - 2.1 +12.1 - 5.0 + 0.6 -16.7			
Canada	21,476	20,870	- 2.8	21,572	21,612	+ 0.2			
			Used Commer	cial Vehicles					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	339 538 774 140 153 435 394	266 576 705 143 155 503 429	-21.5 + 7.1 - 8.9 + 2.1 + 1.3 +15.6 + 8.9	288 618 776 218 119 593 654	243 773 1,022 214 167 986 999	-15.6 +25.1 +31.7 - 1.8 +40.3 +66.3 +52.8			
Canada	2,773	2,777	+ 0.1	3,266	4,404	+34.8			

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cash I	oans	v . 1 . 4	Total		
	Small Loans ³	Large Loans	Instalment 4 Credit	Amount	% Change	
Balances Outstanding	\$	\$	\$	\$	%	
1957 - October 31 November 30 December 31	200.0 211.1 229.3	135.9 126.9 118.0	14.6 14.8 15.2	350.5 352.8 362.5		
1958 - January 31 February 28	234.9 239.8	111.5 105.6	15.1 14.9	361.5 360.3		
October 31 November 30 December 31		80.4 3.0 1.0	17.4 17.6 18.6	386.6 390.6 399.6	+10.3 +10.7 +10.2	
1959 - January 31 February 28 (p).		9.5 8.2	19.0 19.6	398.5 397.8	+10.2 +10.4	

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

A Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment R	Receivables	Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change	
	\$	\$	\$	\$	%	
1957 - October 31 November 30 December 31	156.5 163.2 172.9	28.1 29.0 36.0	42.7 44.9 52.7	227.3 237.1 261.6		
1958 - January 31 February 28 October 31	169.6 165.1 167.9	33.5 31.1 29.2	43.7 39.0 45.5	246.8 2 35.2 2 42. 6	+ 6.7	
November 30 December 31	175.4 186.5	31.0 37.0	49.4 58.3	255.8 281.8	+ 7.9	
1959 - January 31 (r). February 28 (p).	182.3 177.1	34.8 32.8	49.3 43.2	266 .4 25 3.1	+ 7.9 + 7.6	

⁸ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

⁽r) Revised
(p) Preliminary

Monthly

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICSRARY

(Selected Holders)

MARCH, 1959

JUN 1 1959

Balances outstanding on the books of Sales Finance Companies registered a slight increase at March 31, 1959, as compared with those at February 28, 1959. The increase occurred in the "commercial goods" group, while "consumer goods" showed a reduced rate of decrease. Compared with March 31, 1958, the balances outstanding have decreased by 3.8 per cent or \$38 million. Paper purchased during March was smaller in volume for "consumer goods" than for the same month last year but greater for "commercial goods."

Accounts receivable, both instalment and charge, held by Department Stores decreased by \$5 million (-2 per cent) from last month but were higher than the amount owing at March 31, 1958, by \$16.7 million (+7 per cent). Accounts receivable arising from cash personal loans, held by Companies Licensed under the Small Loans Act, have increased by \$3.7 million from last month and by \$33 million (+9.5 per cent) from March 31, 1958.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions			Retai	Total			
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers			
	\$	\$	\$	\$	\$	\$	\$	%
1957 November 30 December 31	1,093.3	14.8 15.2	163.2 172.9	29.0 36.0	23.4	254.0	1,568.9	
1958 January 31 February 28 March 31		15.1 14.9 14.8	169.6 165.1 161.6	33.5 31.1 30.8	22.9	236.3	1,485.9	
November 30 December 31	1,022.8	17.6 18.6	175.4 186.5	31.0 37.0	17.6	254.4	1,516.9	- 3.3
1959 January 31 February 28 March 31 (p) .	990.0 977.8 981.2	19.0 19.6 20.7	182.3 177.1 173.1	34.9 32.8 32.4				

Note: See footnotes on following pages for explanations or headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division,

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Commercial Goods									
	Deserve		То	tal	Commer-		To	otal			
	Passenger Cars	Other	% Change	cial Vehicles	Other	Amount	% Change				
	\$	\$	\$	%	\$	\$	\$ -	%			
		Value of Contracts Financed									
1957 December	42.6	18.9	61.5		9.1	8.9	18.0				
1958 January February March	45.2 43.0 57.0	13.4 11.4 13.1	58.6 54.4 70.1		8.5 7.2 9.6	9.3 8.0 9.9	17.8 15.2 19.5				
December	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8			
1959 January February March (p)	37.1 44.0 56.3	10.6 12.5 12.6	47.7 56.5 68.9	-18.6 + 3.9 - 1.7	8.5 10.4 11.0	9.7 9.8 13.2	18.2 20.2 24.2	+ 2.2 +32.9 +24.1			
			- Comments	B alance s Ou	itstanding						
1957 December 31 .	635.5	144.1	779.6		135.2	152.6	287.8				
1958 January 31 February 28 March 31	606.8	140.9	763.7 752.0 747.7		126.9	144.9	283.6 275.8 271.8				
December 31 .	572.9	155.1	728.0	- 6.6	112.6	162.2	274.8	- 4.5			
1959 January 31 February 28 March 31 (p).	562.3 556.1 552.1	153.3 152.4 154.5	715.6 708.5 706.6	- 6.3 - 5.8 - 5.5	112.5 109.7 111.6	161.9 159.6 163.0	274.4 269.3 274.6	- 3.2 - 2.4 + 1.0			
				Repaym	nents						
1957 December			83.2				22.3				
1958 January February March			74.5 66.1 74.4				22.0 23.0 23.5				
December	60.5	12.8	73.3	-11.9	14.1	13.3	27.4	+22.9			
1959 January February March (p)	47.7 50.2 60.3	12.4 13.4 10.5	60.1 63.6 70.8	-19.3 - 3.8 - 4.8	8.6 13.2 9.1	10.0	18.6 25.3 18.9	-56.4 +10.0 -19.6			

(p) Preliminary

Note: Wholesale financing by sales finance companies amounted to \$354.4 million in the first quarter of 1959 and balances outstanding at March 31, 1959, on wholesale financing were \$259.3 million.

	N	lumber of Unit	S	Amoun	t of Financin	ng (\$'000)			
	March 1958	March 1959	% Change 1959/58	March 1958	March 1959	% Change 1959/58			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	772 3,449 5,318 481 480 1,181 1,093	726 3,094 5,093 504 594 1,345 854	- 6.0 -10.3 - 4.2 + 4.8 +23.8 +13.9 -21.9	1,587 8,207 11,514 1,059 1,082 2,762 2,571	1,557 7,522 11,998 1,197 1,373 3,248 2,155	- 1.9 - 8.3 + 4.2 +13.0 +26.9 +17.6 -16.2			
Canada	12,774	12,210	- 4.4	28,782	29,050	+ 0.9			
			New Commer	cial Vehicles					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	119 433 555 50 102 242 146	139 495 645 88 107 361 153	+16.8 +14.3 +16.2 +76.0 + 4.9 +49.2 + 4.8	302 1,210 1,924 202 259 779 537	399 1,548 2,062 276 403 1,291 555	+32.1 +27.9 + 7.2 +36.6 +55.6 +65.7 + 3.4			
Canada	1,647	1,988	+20.7	5,213	6,534	+25.3			
			Used Pass	senger Cars	atalian-andria (francisco) and a proposition of the				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	2,336 5,999 11,970 1,265 1,332 3,105 2,934	1,942 6,016 10,082 1,381 1,482 3,147 2,333	-16.9 + 0.3 -15.8 + 9.2 +11.3 + 1.4 -20.5	2,012 6,288 11,738 1,202 1,196 3,064 3,190	1,682 6,228 10,581 1,491 1,419 3,218 2,642	-16.4 -1.0 -9.9 +24.0 +18.6 +5.0 -17.2			
Canada	28,941	26,383	- 8.8 Used Comme	reial Vehicles	28,690 27,261 - 5.0				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	411 751 1,026 145 218 591 516	352 670 901 147 212 622 431	-14.4 -10.8 -12.2 + 1.4 - 2.8 + 5.2 -16.5	327 1,034 1,209 150 148 634 927	286 840 1,206 179 251 940 808	-12.5 -18.8 - 0.2 +19.3 +69.6 +48.3 -12.8			
Canada	3,658	3,335	- 8.8	4,429	4,510	+ 1.8			

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cash 1	Loans	v . 14	Total		
	Small Loans ³	Large Loans	Instalment 4 Credit	Amount	% Change	
Balances Outstanding	\$	\$	\$	\$	%	
1957-November 30 December 31	211.1 229.3	126.9 118.0	14.8	352.8 362.5		
1958-January 31 February 28 March 31	234.9 239.8 248.5	111.5 105.6 100.2	15.1 14.9 14.8	361.5 360.3 363.5		
November 30 December 31	373 381		17.6 18.6	390.6 399.6	+10.7	
1959-January 31 February 28 March 31 (p)	379.5 378.2 381.9		19.0 19.6 20.7	398.5 397.8 402.6	+10.2 +10.4 +10.8	

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge	Total		
	C.S.A. ⁸	Other ⁶	Receivables	Amount	% Change	
	\$	\$	\$	\$	%	
1957-November 30 December 31	163.2 172.9	29.0 36.0	44.9 52.7	237.1 261.6		
1958-January 31 February 28 March 31	169.6 165.1 161.6	33.5 31.1 30.8	43.7 39.0 38.8	246.8 235.2 231.2		
November 30 December 31	175.4 186.5	31.0 37.0	49 . 4 58 . 3	255.8 281.8	+ 7.9 + 7.7	
1959-January 31 February 28 March 31 (p)	182.3 177.1 173.1	34.8 32.8 32.4	49.3 43.2 42.4	266.4 253.1 247.9	+ 7=9 + 7.6 + 7.2	

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

⁵ Conditional-sale agreements
⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Church I, Minister of Trade and Commerce

CREDIT STATISTICISN 29 1959

APRIL, 1959

Total accounts outstanding on the books of Sales Finance Companies increased by \$19.3 million from the figure at March 31, 1959, continuing the upward seasonal trend of the last two months. Compared with those at April 30, 1958, the balances outstanding at April 30, 1959, were lower by \$33.3 million (3.2 per cent). Paper purchased during April was greater in volume than that during March both in consumer and commercial goods.

Total accounts receivable on the books of Department Stores remained practically unchanged from the figure at March 31, 1959, but were 7.0 per cent (\$16.3 million) higher than the balances at April 30, 1958.

Accounts receivable from cash loans held by Companies Licensed under the Small Loans Act increased by \$31.3 million from those at April 30, 1958; this was an increase of 8.8 per cent.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions			Retai	Total			
	Sales Finance	Licensees, Small	Vehicle		Other	Amount	% Change	
	Companies			Other	Dealers			
	\$	\$	\$	\$	\$	\$	\$	%
1958 January 31 February 28 March 31 April 30 1959 January 31 February 28 March 31 (r) April 30 (p).	1,047.3 1,027.8 1,019.5 1,033.8 990.0 977.8 981.2 1,000.5	14.9 14.8 15.1 19.0 19.6 20.6	169.6 165.1 161.6 161.3 182.3 177.1 173.1 172.5	33.5 31.1 30.8 30.5 34.9 32.8 32.4 32.1	22.9	236.3	1,485.9	

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		Commercial Goods				
	Parameter		To	otal	Commer-		То	tal	
	Passenger Cars	Other	Amount	% Change 1959/58	cial Vehicles	Other	Amount	% Change 1959/58	
	\$	\$	\$	%	\$	\$	\$	%	
			Val	ue of Contrac	cts Financed				
1958 January February March	45.2 43.0 57.0 71.8	13.4 11.4 13.1 14.1	58.6 54.4 70.1 85.9		8.5 7.2 9.6 11.6	9.3 8.0 9.9 14.0	17.8 15.2 19.5 25.6		
1959 January February March April (p)	37.1 44.0 56.3 70.6	10.6 12.5 12.6 14.6	47.7 56.5 68.9 85.2	-18.6 + 3.9 - 1.7 - 0.8	8.5 10.4 11.0 13.8	9.7 9.8 13.2 14.3	18.2 20.2 24.2 28.1	+ 2.2 +32.9 +24.1 + 9.8	
	Balances Outstanding								
1958 January 31 February 28 March 31 April 30	606.8	140.9	763.7 752.0 747.7 760.2		126.9	144.9	283.6 275.8 271.8 273.6		
1959 January 31 February 28 March 31 April 30 (p)	562.3 556.1 552.1 564.9	153.3 152.4 154.5 155.5	715.6 708.5 706.6 720.4	- 6.3 - 5.8 - 5.5 - 5.2	112.5 109.7 111.6 113.5	161.9 159.6 163.0 166.6	274.4 269.3 274.6 280.1	- 3.2 - 2.4 + 1.0 + 2.4	
	Repayments							1	
1958 January February March			74.5 66.1 74.4 73.4				22.0 23.0 23.5 23.8		
1959 January February March April (p)	47.7 50.2 60.3 57.8	12.4 13.4 10.5 13.6	60.1 63.6 70.8 71.4	-19.3 - 3.8 - 4.8 - 2.7	8.6 13.2 9.1 11.9	10.0 12.1 9.8 10.7	18.6 25.3 18.9 22.6	-56.4 +10.0 -19.6 - 5.0	

Retail Instalment Credit extended by Sales Finance Companies

	fina	nced, in thous	sands of dollar	rs)	DA ARROY LIVERY A VARIOUS TO A STATE OF THE				
	Nu	mber of Units		Amount	of Financing	(\$'000)			
	April 1958	April 1959	% Change 1959/58	April 1958	April 1959	% Change 1959/58			
			New Passe	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,179 4,586 6,263 665 701 1,459 1,102	1,098 4,311 6,361 644 749 1,681 1,107	- 6.9 - 6.0 + 1.6 - 3.2 + 6.8 +15.2 + 0.5	2,579 10,901 13,721 1,484 1,526 3,410 2,622	2,295 10,434 14,764 1,520 1,696 4,105 2,750	-11.0 - 4.3 + 7.6 + 2.4 +11.1 +20.4 + 4.9			
Canada	15,955	15,951	0.0	36,243	37,564	+ 3.6			
		New Commercial Vehicles							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	242 482 617 85 128 307 179	188 520 657 109 149 366 196	-22.3 + 7.9 + 6.5 +28.2 +16.4 +19.2 + 9.5	627 1,416 2,133 285 337 1,008 659	686 1,673 2,150 535 532 1,346 742	+ 9.4 +18.1 + 0.8 +87.7 +57.9 +33.5 +12.6			
Canada	2,040	2,185	+ 7.1	6,465	7,664	+18.5			
	Used Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	3,301 9,103 13,992 1,669 1,807 3,884 3,151	2,825 8,052 11,710 1,611 1,884 3,569 2,965	-14.4 -11.5 -16.3 - 3.5 + 4.3 - 8.1 - 5.9	2,766 9,437 13,552 1,651 1,553 3,740 3,389	2,391 8,138 12,097 1,691 1,709 3,683 3,286	-13.6 -13.8 -10.7 + 2.4 +10.0 - 1.5 - 3.0			
Canada	36,907	32,616	-11.6	36,088	32,995	- 8.6			
			Used Commer	cual Vehicles	go and the latest of the second section on the second	green to the second			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	605 878 1,240 213 324 739 530	437 940 1,131 202 323 753 554	-27.8 + 7.1 - 8.8 - 5.2 - 0.3 + 1.9 + 4.5	484 1,013 1,417 233 277 839 965	357 1,242 1,509 249 291 1,113 1,377	-26.2 +22.6 + 6.5 + 6.9 + 5.1 +32.7 +42.7			
Canada	4,529	4,340	- 4.2	5,228	6,138	+17.4			

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

7	. Cash l	Loans	Instalment 4	Total		
	Small Large Loans Loans		Credit	Amount	% Change	
	\$	\$	\$	\$	%	
Balances Outstanding						
1958-January 31 February 28 March 31 April 30	234.9 239.8 248.5 259.2	111.5 105.6 100.2 96.4	15.1 14.9 14.8 15.1	361.5 360.3 363.5 370.7		
1959-January 31 February 28 March 31 (r) April 30 (p)	379.5 378.2 381.9 386.9		19.0 19.6 20.6 22.3	398.5 397.8 402.5 409.2	+10.2 +10.4 +10.7 +10.4	

² Including affiliated companies engaged in making cash loans.
³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans, Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change	
	\$	\$	\$ 1	\$	%	
1957-December 31	172.9	36.0	52.7	261.6		
1958-January 31 February 28 March 31 April 30	169.6 165.1 161.6 161.3	33.5 31.1 30.8 30.5	43.7 39.0 38.8 39.6	246.8 235.2 231.2 231.5		
December 31 (r).	186.5	37.1	58.2	281.8	+ 7.7	
February 31 February 28 (r). March 31 April 30 (p)	182.3 177.1 173.1 172.5	34.8 32.9 32.4 32.1	49.3 43.0 42.4 43.2	266.4 253.0 247.9 247.8	+ 7.9 + 7.6 + 7.2 + 7.0	

⁵ Conditional-sale agreements

(p) Preliminary

Other deferred payment plans, such as revolving credit and budgeted charge accounts.

⁽r) Revised

61-004

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS (Selected Holders)

MAY, 1959

While still below last year's figure, total accounts outstanding on the books of Sales Finance Companies at May 31 have increased by 2.9% from the amounts outstanding at April 30. Most of this increase is due to passenger cars and commercial goods other than commercial vehicles. Paper purchased continued its steady increase of the past five months, except in passenger cars where a slight decrease of one million was registered.

Total accounts receivable held by Department Stores registered a small increase of 1% from last month after a continuous decreasing trend over the past four months. The increase over the May 31, 1958 figure is 7.6%.

Accounts receivable on the books of companies licensed under the Small Loans Act were 1.6% greater than the balances at April 30, 1959, and 10.9% greater than the balances at May 31, 1958.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai	l Outlets		Total	
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers	Other	Amount	
	\$	\$	\$	\$	\$	\$	\$	%
1958								
January 31	1,047.3	15.1	169.6	33.5				
February 28 .	1,027.8	14.9	165.1	31.1				
March 31	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	
April 30	1,033.8	15.1	161.3	30.5				
May 31	1,053.6	15.4	161.7	30.2				
1050								
1959		10.0	100 0	2/ 0				
January 31	990.0	19.0	182.3	34.9				
February 28.	977.8	19.6	177.1	32.8				
March 31	981.2	20.6	173.1	32.4				
April 30 (p).	1,000.5	22.3	172.5	32.1				
May 31 (p)	1,029.5	24.3	172.6	33.2				
	L	į.						

Note: See footnotes on following	g pages for explanations of	headings used in this	summary table
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(p) Preliminary

6542-501-59

Prepared in Industry and Merchandising Division, Retail Trade Section.

JUL 3 0 1959

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	Goods			Commerci	ial Goods		
	Passenger		То	otal	Commer-	0.1	То	tal	
	Cars	Other	Amount	% Change 1959/58	cial Vehicles	Other	Amount	% Change 1959/58	
	\$	\$	\$	%	\$	\$	\$	%	
			Val	ue of Contra	cts Financed				
1958 January February March April May	45.2 43.0 57.0 71.8 70.3	13.4 11.4 13.1 14.1 15.4	58.6 54.4 70.1 85.9 85.7		8.5 7.2 9.6 11.6 13.8	9.3 8.0 9.9 14.0 16.1	17.8 15.2 19.5 25.6 29.9		
1959 January February March April May (p)	37.1 44.0 56.3 70.6 69.7	10.6 12.5 12.6 14.6 16.9	47.7 56.5 68.9 85.2 86.6	-18.6 + 3.9 - 1.7 - 0.8 + 5.0	8.5 10.4 11.0 13.8 15.3	9.7 9.8 13.2 14.3 20.5	18.2 20.2 24.2 28.1 35.8	+ 2.2 +32.9 +24.1 + 9.8 +19.7	
		Balances Outstanding							
January 31 February 28 March 31 April 30 May 31	606.8	140.9	763.7 752.0 747.7 760.2 772.4		126.9	144.9	283.6 275.8 271.8 273.6 281.2		
1959 January 31 February 28 March 31 April 30 May 31 (p)	562.3 556.1 552.1 564.9 573.9	153.3 152.4 154.5 155.5 155.5	715.6 708.5 706.6 720.4 729.4	- 6.3 - 5.8 - 5.5 - 5.2 - 5.6	112.5 109.7 111.6 113.5 116.1	161.9 159.6 163.0 166.6 184.0	274.4 269.3 274.6 280.1 300.1	- 3.2 - 2.4 + 1.0 + 2.4 + 6.7	
1050				Repayn	nents				
1958 January February March April May			74.5 66.1 74.4 73.4 73.5				22.0 23.0 23.5 23.8 22.3		
1959 January February March April May (p)	47.7 50.2 60.3 57.8 60.7	12.4 13.4 10.5 13.6 16.9	60.1 63.6 70.8 71.4 77.6	-19.3 - 3.8 - 4.8 - 2.7 + 5.6	8.6 13.2 9.1 11.9 12.7	10.0 12.1 9.8 10.7 3.1	18.6 25.3 18.9 22.6 15.8	-56.4 +10.0 -19.6 - 5.0 -29.1	

⁽p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

	Nı	ımber of Units		Amount	of Financing	3 (\$,000)			
	May 1958	May 1959	% Change 1959/58	May 1958	May 1959	% Change 1959/58			
			New Passe	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,083 4,243 6,156 615 642 1,567 1,116	1,204 4,335 6,464 641 651 1,407 1,086	+ 11.2 + 2.2 + 5.0 + 4.2 + 1.4 - 10.2 - 2.7	2,247 10,216 13,538 1,404 1,441 3,622 2,687	2,593 10,439 14,889 1,562 1,543 3,435 2,747	+ 15.4 + 2.2 + 10.0 + 11.3 + 7.1 - 5.2 + 2.2			
Canada	15,422	15,788	+ 2.4	35,155	37,208	+ 5.8			
		New Commercial Vehicles							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	219 542 695 89 146 312 183	242 598 891 115 132 362 191	+ 10.5 + 10.3 + 28.2 + 29.2 - 9.6 + 16.0 + 4.4	630 1,715 2,685 367 509 1,214 760	800 2,122 3,688 519 521 1,398 914	+ 27.0 + 23.7 + 37.4 + 41.4 + 2.4 + 15.2 + 20.3			
Canada	2,186	2,531	+ 15.8	7,880	9,962	+ 26.4			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	3,108 9,035 13,803 1,510 1,778 3,651 3,128	2,852 8,506 11,613 1,618 1,643 3,245 2,799	- 8.2 - 5.9 - 15.9 + 7.2 - 7.6 - 11.1 - 10.5	2,657 9,099 13,543 1,537 1,588 3,510 3,260	2,438 8,524 11,993 1,699 1,577 3,148 3,071	- 8.2 - 6.3 - 11.4 + 10.5 - 0.7 - 10.3 - 5.8			
Canada	36,013	32,276	- 10.4	35,194	32,450	- 7.8			
			Used Commer	rcial Vehicles					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	613 996 1,159 193 324 711 568	469 980 998 203 282 644 408	- 23.5 - 1.6 - 13.9 + 5.2 - 13.0 - 9.4 - 28.2	475 1,257 1,393 256 348 882 1,301	397 1,181 1,345 347 267 1,029 750	- 16.4 - 6.0 - 3.4 + 35.5 - 23.3 + 16.7 - 42.4			
Canada	4,564	3,984	- 12.7	5,912	5,316	- 10.1			

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash I	oans	v . 1 4	Т	otal
	Small Loans ³	Large Loans	Instalment * Credit	Amount	% Change
Balances Outstanding	\$	\$	\$	\$	%
1958-January 31 February 28 March 31 April 30 May 31	234.9 239.8 248.5 259.2 266.5	111.5 105.6 100.2 96.4 93.0	15.1 14.9 14.8 15.1 15.4	361.5 360.3 363.5 370.7 374.9	
1959-January 31 February 28 March 31 April 30(p) May 31 (p)	3: 38 38	79.5 78.2 81.9 86.9 91.5	19.0 19.6 20.6 22.3 24.3	398.5 397.8 402.5 409.2 415.8	+10.2 +10.4 +10.7 +10.4 +10.9

² Including affiliated companies engaged in making cash loans.

3 As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to

the Small Loans Act).

4 Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge	Total		
	C.S.A. ⁵	Other ⁶	Receivables	Amount	% Change	
	\$	\$	\$	\$	%	
958-January 31	169.6	33.5	43.7	246.8		
February 28	165.1	31.1	39.0	235.2		
March 31	161.6	30.8	38.8	231.2		
April 30	161.3	30.5	39.6	231.5		
May 31	161.7	30.2	40.5	232.4		
959-January 31	182.3	34.8	49.3	266.4	+ 7.9	
February 28	177.1	32.9	43.0	253.0	+ 7.6	
March 31	173.1	32.4	42.4	247.9	+ 7.2	
April 30	172.5	32.1	43.2	247.8	+ 7.0	
May 31 (p)	172.6	33.2	44.3	250.1	+ 7.6	

⁸ Conditional-sale agreements

6 Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary

Monthly



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year

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CREDIT STATISTICS (Selected Holders)

JUNE, 1959

This report contains final revisions to the 1958 monthly instalment credit series of Sales Finance companies and licensees under the Small Loans Act. The report also contains a preliminary revision for the first five months of 1959. These revisions are based on the regular Annual Survey (See annual report on "Sales Financing, 1958").

A definite break will be noticed between December 1958 and January 1959 in the Balances Outstanding arising from instalment credit extended by licensees under the Small Loans Act. This break results from a change in classification which took effect at the beginning of 1959.

June 30 outstanding balances on the books of Sales Finance companies have increased sharply from May 31 by \$33 million (3.2%) reflecting the increased business in all categories of consumer and commercial goods. Accounts receivable on the books of Department Stores are practically the same as at May 31, while accounts receivables on the books of loan companies have registered a small increase.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai	l Outlets		Total		
	Sales Finance	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	A	m Ch	
	Companies		C.S.A.	Other	Dealers	Other	Amount	% Change	
	\$	\$	\$	\$	\$	\$	\$	%	
1958 January 31 February 28 . March 31 April 30 May 31 June 30(p)	1,049.1 1,031.4 1,024.9 1,041.0 1,062.6 1,075.9	15.5 15.2 15.2 15.4 15.8 16.2	169.6 165.1 161.6 161.3 161.7 162.4	33.5 31.1 30.8 30.5 30.2 28.7	22.9	229.0	1,484.4		
1959 January 31 February 28 . March 31 April 30 May 31 June 30(p)	999.2 990.2 996.4 1,016.1 1,046.4 1,079.6	24.1 24.5 25.2 26.5 28.0 29.6	182.3 177.1 172.6 172.1 172.2 171.8	34.8 32.9 32.1 31.8 32.8 33.4	18.1	231.3	1,475.7	- 0.6	

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

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Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

			Consume	r Goods			Commerc	ial Goods	
		Passenger		То	otal	Commer-		То	otal
		Cars	Other	Amount	% Change 1959/58	cial Vehicles	Other	Amount	% Change 1959758
		\$	\$	\$	%	\$	\$	\$	%
				Val	ue of Contra	cts Financed			
1958	- Jan.	45.7	15.0	60.7		8.1	8.8	16.9	
	Feb.	43.4	12.7	56.1		6.8	7.6	14.4	
	March	58.2	14.6	72.8		9.2	9.4	18.6	
	April	73.2	15.7	88.9		11.2	13.3	24.5	
	May	71.2	17.2	88.4		13.3	15.3	28.6	
	June	68.3	16.2	84.5		11.3	13.6	24.9	
1959	- Jan.	37.1	11.4	48.5	- 20.1	8.5	9.0	17.5	+ 3.6
	Feb.	44.0	13.3	57.3	+ 2.1	10.4	9.0	19.4	+ 34.7
	March	56.3	13.4	69.7	- 4.3	11.0	12.4	23.4	+ 25.8
	April	70.6	15.3	85.9	- 3.4	13.8	13.5	27.3	+ 11.4
	May	69.7	17.7	87.4	- 1.1	15.3	19.7	35.0	+ 22.4
	June	75.7	19.0	94.7	+ 12.1	17.2	20.5	37.7	+ 51.4
					Balances Ou	itstanding			
1958-	Jan.31			766.2				282.9	T
-	Feb.28			757.0				274.4	
	Mar.31	608.3	146.9	755.2		126.6	143.1	269.7	
	Apr.30			770.2				270.8	
	May 31			784.9				277.7	
	June30	641.6	154.8	796.4		125.5	154.0	279.5	
1959-	Jan.31	571.9	172.3	744.2	- 2.9	109.0	146.0	255.0	- 9.9
	Feb.28	567.9	171.9	739.8	- 2.3	106.7	143.7	250.4	- 8.7
	Mar.31	567.1	174.2	741.3	- 1.8	108.8	146.3	255.1	- 5.4
	Apr.30	580.4	175.1	755.5	- 1.9	110.7	149.9	260.6	- 3.8
	May 31	590.6	175.1	765.7	- 2.4	113.2	167.5	280.7	+ 1.1
	June30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
					Repaym	ients			
1958	- Jan.			74.0				21.8	
	Feb.			65.3				22.9	
	March			74.6				23.3	
	April			64.8				23.4	
	May			73.8				21.7	
	June			73.0				23.1	
1959	- Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
	Feb.	48.0	13.7	61.7	- 5.5	12.7	11.3	24.0	+ 4.8
	March	57.1	11.1	68.2	- 8.6	8.9	9.8	18.7	- 19.7
	April	57.3	14.4	71.7	+ 10.6	11.9	9.9	21.8	- 6.8
	May	59.5	17.7	77.2	+ 4.6	12.8	2.1	14.9	- 31.3
	June	56.9	15.7	72.6	- 0.5	13.9	12.7	26.6	+ 15.2

	Nu	mber of Units		Amount	of Financing	(\$'000)		
	June 1958	June 1959	% Change 1959/58	June 1958	June 1959	% Change 1959/58		
	1730	2,3,7	1737/30	2730	2707	2233733		
			New Passo	enger Cars				
Atlantic Provinces	997	1,153	+ 15.6	2,024	2,527	+ 24.9		
Quebec	3,832	4,370	+ 14.0	9,053	10,571	+ 16.8		
Ontario	6,109	7,121	+ 16.6	13,608	16,640	+ 22.3		
Manitoba	645	777	+ 20.5	1,419	1,734	+ 22.2		
Saskatchewan	638	716	+ 12.2	1,422	1,710	+ 20.3		
Alberta	1,511	1,665	+ 10.2	3,547	4,043	+ 14.0		
British Columbia ¹	1,124	1,370	+ 21.9	2,719	3,420	+ 25.8		
Canada	14,856	17,172	+ 15.6	33,792	40,645	+ 20.3		
	New Commercial Vehicles							
Atlantic Provinces	172	268	+ 55.8	471	861	+ 82.8		
Quebec	466	575	+ 23.4	1,505	2,068	+ 37.4		
Ontario	680	878	+ 29.1	2,158	3,541	+ 64.1		
Manitoba	82	114	+ 39.0	352	540	+ 53.4		
Saskatchewan	113	135	+ 19.5	594	518	- 12.8		
Alberta	310	387	+ 24.8	1,169	1,566	+ 34.0		
British Columbia ¹	160	255	+ 59.4	735	1,050	+ 42.9		
Canada	1,983	2,612	+ 31.7	6,984	10,144	+ 45.2		
			Used Pass	enger Cars				
Atlantic Provinces	2,954	2,965	+ 0.4	2,563	2,545	- 0.7		
Quebec	8,187	8,310	+ 1.5	8,458	8,550	+ 1.1		
Ontario	13,214	12,636	- 4.4	12,944	13,010	+ 0.5		
Manitoba	1,531	1,754	+ 14.6	1,500	1,842	+ 22.8		
Saskatchewan	1,721	1,948	+ 13.2	1,525	1,821	+ 19.4		
Alberta	3,833	3,720	- 2.9	3,702	3,761	+ 1.6		
British Columbia ¹	2,786	3,140	+ 12.7	2,951	3,508	+ 18.9		
Canada	34,226	34,473	+ 0.7	33,643	35,037	+ 4.1		
	Used Commercial Vehicles							
Atlantic Provinces	544	518	- 4.8	428	1,069	+ 149.8		
Quebec	865	913	+ 5.5	1,024	1,097	+ 7.1		
Ontario	1,103	1,063	- 3.6	1,279	1,427	+ 11.6		
Manitoba	164	209	+ 27.4	169	448	+ 165.1		
Saskatchewan	259	274	+ 5.8	231	330	+ 42.9		
Alberta	543	656	+ 20.8	649	1,414	+ 117.9		
British Columbia ¹	414	546	+ 31.9	963	1,320	+ 37.1		

¹ Includes Yukon and Northwest Territories.

(Estimated amounts outstanding, in millions of dollars)

	Cook Loons 3	Instalment ⁴		Total
	Cash Loans Large and Small	Credit	Amount	Net Change Over
	_			Previous Year
Balances Outstanding	\$	\$	\$.	.\$
1958 - January 31	340.3	15.5	355.8	+ 1.5
February 28	339.7	15.2	354.9	+ 2.0
March 31	350.5	15.2	365.7	+ 5.2
April 30	357.7	15.4	373.1	+ 6.8
May 31	362.1	15.8	377.9	+ 7.8
June 30	367.8	16.2	384.0	+ 8.4
July 31	373.7	16.6	390.3	+ 10.0
August 31	376.3	16.9	393.2	+ 10.2
September 30 .	374.9	17.2	392.1	+ 11.0
October 31	372.3	17.8	390.1	+ 11.3
November 30	376.1	18.1	394.2	+ 11.7
December 31	382.3	18.6	400.9	+ 10.6
		(5)	6	
1959 - January 31 (r)	381.1	24.1	405.2	+ 13.9
February 28(r)	379.9	24.5	404.4	+ 13.9
March 31 (r) .	383.8	25.2	409.0	+ 11.8
April 30 (r) .	388.9	26.5	415.4	+ 11.3
May 31 (r)	394.0	28.0	422.0	+ 11.7
June 30 (p)	399.0	29.6	428.6	+ 11.6

²Including affiliated companies engaged in making cash loans.

As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans

up to \$500. (Amendment to the Small Loans Act).

Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

The break in the series is due to a change in classification taking effect

January 1959.

Accounts Receivable held by Department Stores

	Tookaloont	Decedes 11 -			7	
	Instalment	Receivables	Charge	Total		
	C.S.A. ⁶	Other ⁷	Receivables	Amount	Net Change Over Previous Year	
	\$	\$	\$	\$	\$	
1958 - January 31 February 28	169.6 165.1	33.5 31.1	43.7 39.0	246.8		
March 31	161.6	30.8	38.8	235.2		
April 30 May 31	161.3 161.7	30.5 30.2	39.6 40.5	231.5		
June 30	162.4	28.7	39.7	230.8		
1959 - January 31	182.3	34.8	49.3	266.4	+ 7.9	
February 28	177.1	32.9	43.0	253.0	+. 7.6	
March 31	172.6	32.1	42.6	247.3	+ 7.0	
April 30	172.1	31.8	43.4	247.3	+ 6.8	
May 31	172.2	32.8	44.5	249.5	+ 7.4	
June 30 (p)	171.8	33.4	44.1	249.3	+ 8.0	

Conditional-sale agreements. 7) Other deferred payment plans, such as revolving (p) Preliminary (r) Revised. credit and budgeted charge accounts.

(dollar values in thousands)

			Motor V	ehicles			0.1	m . 1 . 1	
Month 1958	Ne	€W	Use	ed.		al, Used	Other	Total	
	No. of Units	Value	No. of Units	Value	No. of Units	Value	Value	Value	
		Consumer Goods							
January . February March April May June July August September October . November December Total	10,561 9,553 12,860 16,062 15,526 14,956 15,379 11,654 10,621 10,826 9,774 9,630	24,250 21,415 29,028 36,553 35,456 34,081 34,971 26,433 23,616 24,885 22,426 22,713 335,827	21,544 21,843 29,410 37,505 36,596 34,780 37,098 31,045 26,550 24,705 20,564 17,774	21,425 21,959 29,156 36,675 35,766 34,190 36,410 30,244 25,607 23,767 19,810 18,002	32,105 31,396 42,270 53,567 52,122 49,736 52,477 42,699 37,171 35,531 30,338 27,404 486,816	45,675 43,37 4 58,184 73,228 71,222 68,271 71,381 56,677 49,223 48,652 42,236 40,715	15,020 12,725 14,609 15,743 17,241 16,255 17,969 16,049 19,184 20,034 16,758 19,422	60,137	
			Сошп	erci	al Go	ods			
January . February March April May June July August September October . November December	1,479 1,282 1,643 2,035 2,180 1,978 1,883 1,709 1,850 1,764 1,656 1,660 21,119	4,694 3,822 5,158 6,396 7,796 6,910 6,338 6,026 6,110 5,834 5,465 5,731 70,280	2,994 2,757 3,624 4,487 4,522 3,856 3,847 3,534 3,707 3,386 3,015 2,703	3,405 3,016 4,085 4,823 5,454 4,376 4,088 3,846 3,723 3,552 3,445 3,619	4,473 4,039 5,267 6,522 6,702 5,834 5,730 5,243 5,557 5,150 4,671 4,363	8,099 6,838 9,243 11,219 13,250 11,286 10,426 9,872 9,833 9,386 8,910 9,350	8,828 7,591 9,397 13,261 15,303 13,577 14,274 13,577 12,452 12,626 13,489 12,616	14,429 18,640 24,480 28,553 24,863	

(in thousands of dollars)

Passenger				rcial Good	Total	
CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	Total, All Goods
		766,248			282,907	1,049,155
		757,000			274,400	1,031,400
608,300	146,900	755,200	126,600	143,100	269.,700	1,024,900
		770,200			270,800	1,041,000
		784,900			277,700	1,062,600
641,600	154,800	796,400	125,500	154,000	279,500	1,075,900
646,700	157,600	804,300	124,700	154,400	279,100	1,083,400
647,000	160,800	807,800	124,400	152,900	277,300	1,085,100
635,300	166,200	801,500	120,700	150,200	270,900	1,072,400
620,900	169,600	790,500	118,500	147,700	266,200	1,056,700
606,900	172,500	779,400	116,000	147,200	263,200	1,042,600
587,667	180,547	768,214	111,519	145,861	257,380	1,025,594
	608,300 641,600 646,700 647,000 635,300 620,900 606,900	608,300 146,900 641,600 154,800 646,700 157,600 647,000 160,800 635,300 166,200 620,900 169,600 606,900 172,500	766,248 757,000 755,200 770,200 784,900 641,600 154,800 796,400 646,700 157,600 804,300 647,000 160,800 807,800 635,300 166,200 801,500 620,900 169,600 790,500 606,900 172,500 779,400	766,248 757,000 608,300 146,900 755,200 126,600 770,200 784,900 641,600 154,800 796,400 125,500 646,700 157,600 804,300 124,700 647,000 160,800 807,800 124,400 635,300 166,200 801,500 120,700 620,900 169,600 790,500 118,500 606,900 172,500 779,400 116,000	766,248 757,000 608,300 146,900 755,200 126,600 143,100 770,200 784,900 641,600 154,800 796,400 125,500 154,000 646,700 157,600 804,300 124,700 154,400 647,000 160,800 807,800 124,400 152,900 635,300 166,200 801,500 120,700 150,200 620,900 169,600 790,500 118,500 147,700 606,900 172,500 779,400 116,000 147,200	766,248 757,000 126,600 143,100 269,700 770,200 784,900 641,600 154,800 796,400 125,500 154,000 279,500 646,700 160,800 807,800 124,700 152,900 277,300 635,300 166,200 801,500 120,700 150,200 270,900 620,900 169,600 790,500 118,500 147,700 266,200 606,900 172,500 779,400 116,000 147,200 263,200

Revisions to 1958 Monthly Estimates of Repayments on

Retail Instalment Credit Extended

(in thousands of dollars)

Month	Con	sumer Go	ods	Commer	cial Good	ls	Total,
1958	Passenger CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	All Goods
January February March First Quarter	174,418	39,545	74,023 65,347 74,593 213,963	32,779	35,344	21,847 22,936 23,340 68,123	95,870 88,283 97,933 282,086
April May June	1/4,410	39,343	73,971 73,763 73,026	32,779	33,344	23,380 21,653 23,063	88,181 95,416 96,089
Second Quarter	179,421	41,339	220,760	36,855	31,241	68,096	288,856
July August September	66,281 56,377 60,923	15,169 12,849 13,784	81,450 69,226 74,707	11,226 10,172 13,533	13,874 15,077 15,152	25,100 25,249 28,685	106,550 94,475 103,392
October November December	63,052 56,236 59,948	16,634 13,858 11,375	79,686 70,094 71,323	11,586 11,410 13,831	15,126 13,989 13,955	26,712 25,399 27,786	106,398 95,493 99,109

Sales Finance Companies' Wholesale Instalment Credit

Revisions to Quarterly Estimates of Paper Purchased

and Balances Outstanding

(in millions of dollars)

	Paper Purchased during quarter	Balances Outstanding end of quarter
1958	quarter	quarter
First Quarter	285.9	230.0
Second Quarter	345.7	218.5
Third Quarter	174.9	133.5
Fourth Quarter	298.4	190.7
1959		
First Quarter	359.6	267.9
Second Quarter	412.1	253.0

Monthly



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

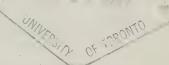
Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

Price: \$1.00 a year

CREDIT STATISTICS

(Selected Holders)

July, 1959



Balances outstanding on the books of Sales Finance companies at July 31 were 2.4 per cent above the level of a year ago with a gain of \$26.1 million. This nominal increase was accounted for by increased financing of commercial goods; the gain in consumer goods financing was 0.3 per cent for paper purchased while balances outstanding decreased 0.2 per cent.

An increase of 12.5 per cent occurred in the balances owing to companies licensed under the Small Loans Act. The consistent monthly increases in the amount owing to these firms have raised the total to \$438.9 million at July 31, 1959.

Department stores reported a gain of 8.3 per cent in outstanding balances. Although the \$245.0 million was seasonally lower than the preceding months, it was \$18.8 million above the July 31, 1958 figure.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Institu			Retai	Tot	Total		
	Sales Finance	Licensees, Small	Dept. Stores		Motor Vehicle	Other	Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers	Other	Amount	
	\$	\$	\$	\$	\$	\$	\$	%
1958								
March 31	1,024.9	15.2	161.6	30.8	22.9	229.0	1,484.4	
April 30	1,041.0	15.4	161.3	30.5				
May 31	1,062.6 1,075.9	15.8 16.2	162.4	28.7	24.8	229.4	1,537.4	
July 31	1,083.4	16.6	160.4	27.9				
1959								
March 31	996.4	25.2	172.6	32.1	18.1	231.3	1,475.7	- 0.6
April 30	1,016.1	26.5	172.1	31.8				
May 31	1,046.4	28.0	172.2	32.8				
June 30	1,079.6	29.6	171.8	33.4				
July 31 (p)	1,109.5	31.1	170.2	33.3				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-79

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	r Goods			Commerc	ial Goods	
Date	Passenger		Т	otal	Commer-		Т	otal
	Cars	Other	Amount	% Change 1959/58	Cial Vehicles	Other	Amount	% Change
	\$	\$	\$	%	\$	\$	\$	1959/58
		1	Val	ue of Contra	cts Finance	1	T	
1958 - March April May June July	58.2 73.2 71.2 68.3 71.4	14.6 15.7 17.2 16.2 18.0	72.8 88.9 88.4 84.5 89.4		9.2 11.2 13.3 11.3 10.4	9.4 13.3 15.3 13.6 14.3	18.6 24.5 28.6 24.9 24.7	
1959 - March April May June(r July(p		13.4 15.3 17.7 19.0 17.7	69.7 85.9 87.4 94.7 89.7	- 4.3 - 3.4 - 1.1 +12.1 + 0.3	11.0 13.8 15.3 16.6 13.9	12.4 13.5 19.7 21.1 25.1	23.4 27.3 35.0 37.7 39.0	+25.8 +11.4 +22.4 +51.4 +57.9
				Balances Ou	utstanding			
1958 - Mar.33 Apr.30 May 31 June30 July33	641.6	146.9 154.8 157.6	755.2 770.2 784.9 796.4 804.3		126.6 125.5 124.7	143.1 154.0 154.4	269.7 270.8 277.7 279.5 279.1	
1959 - Mar.33 Apr.30 May 31 June30 July33	580.4 590.6 609.4	174.2 175.1 175.1 178.4 178.6	741.3 755.5 765.7 787.8 802.9	- 1.8 - 1.9 - 2.4 - 1.1 - 0.2	108.8 110.7 113.2 116.5 118.5	146.3 149.9 167.5 175.3 188.1	255.1 260.6 280.7 291.8 306.6	- 5.4 - 3.8 + 1.1 + 4.4 + 9.9
				Repaym	ients			
1958 - March April May June July	66.3	15.2	74.6 64.8 73.8 73.0 81.5		11.2	13.9	23.3 23.4 21.7 23.1 25.1	
1959 - March April May June(r) July(p		11.1 14.4 17.7 15.7 17.5	68.2 71.7 77.2 72.6 74.6	- 8.6 +10.6 + 4.6 - 0.5 - 8.5	8.9 11.9 12.8 13.3 11.9	9.8 9.9 2.1 13.3 12.3	18.7 21.8 14.9 26.6 24.2	-19.7 - 6.8 -31.3 +15.2 - 3.6

Retail Instalment Credit extended by Sales Finance Companies

	Nu	mber of Units		Amount	of Financing	(\$'000)
Province	July 1958	July 1959	% Change 1959/58	July 1958	July 1959	% Change 1959/58
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	1,155 3,901 6,323 626 624 1,522 1,125	1,179 4,274 6,695 739 687 1,356 1,308	+ 2.1 + 9.6 + 5.9 +18.1 +10.1 -10.9 +16.3	2,339 9,349 14,053 1,387 1,377 3,487 2,682	2,602 10,345 15,807 1,790 1,601 3,309 3,285	+11.2 +10.7 +12.5 +29.1 +16.3 - 5.1 +22.5
Canada	15,276	16,238	+ 6.3	34,674	38,739	+11.7
			New Commerc	ial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	205 447 625 62 118 243 188	232 551 735 98 119 305 239	+13.2 +23.3 +17.6 +58.1 + 0.8 +25.5 +27.1	676 1,529 2,055 345 379 761 661	887 2,184 2,737 611 433 1,141 932	+31.2 +42.8 +33.2 +77.1 +14.2 +49.9 +41.0
Canada	1,888	2,279	+20.7	6,406	8,925	+39.3
			Used Pass	enger Cars		
Atlantic Provinces	3,272 8,834 14,391 1,518 1,741 3,530 3,221	2,750 7,913 12,257 1,610 1,815 3,301 2,902	-16.0 -10.4 -14.8 + 6.1 + 4.3 - 6.5 - 9.9	2,839 9,070 14,033 1,487 1,493 3,418 3,488	2,436 8,133 12,712 1,695 1,639 3,406 3,201	-14.2 -10.3 - 9.4 +14.0 + 9.8 - 0.4 - 8.2
Canada	36,507	32,548	-10.8	35,828	33,222	- 7.3
			Used Commer	cial Vehicles		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	550 822 1,032 159 257 569 494	507 800 932 150 259 558 468	- 7.8 - 2.7 - 9.7 - 5.7 + 0.8 - 1.9 - 5.3	452 983 1,178 153 216 684 765	486 998 1,238 203 272 943 851	+ 7.5 + 1.5 + 5.1 +32.7 +25.9 +37.9 +11.2
Canada	3,883	3,674	- 5.4	4,431	4,991	+12.6

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans	Instalment 2	Tot	al
Dat e	Large and Small	Instalment To Amount \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	% Change 1959/58	
Balances Outstanding 1958 - March 31 April 30 May 31 June 30 July 31	\$ 350.5 357.7 362.1 367.8 373.7	15.2 15.4 15.8 16.2	365.7 373.1 377.9 384.0	8
1959 - March 31 April 30 May 31 June 30 July 31 (p)	383.8 388.9 394.0 399.0 407.8	26.5	415.4	+11.8 +11.3 +11.7 +11.6 +12.5

¹ Including affiliated companies engaged in making cash loans.

Accounts Receivable held by Department Stores

	Instalment R	eceivables	Charge	Total		
Date	c.s.a. 3	Other 4	Receivables	Amount	% Change	
	\$	\$	\$	\$	%	
1958 - March 31 April 30 May 31 June 30 July 31	161.6 161.3 161.7 162.4 160.4	30.8 30.5 30.2 28.7 27.9	38.8 39.6 40.5 39.7 37.9	231.2 231.5 231.4 230.8 226.2		
April 30 April 30 May 31 June 30 (p) July 31 (p)	172.6 172.1 172.2 171.8 170.2	32.1 31.8 32.8 33.4 33.3	42.6 43.4 44.5 44.1 46.5	247.3 247.3 249.5 249.3 245.0	+ 7.0 + 6.8 + 7.4 + 8.0 + 8.3	

Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Conditional-sale agreements
Other deferred payment plans, such as revolving credit and budgeted charge accounts.

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

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CREDIT STATISTICS

(Selected Holders)

August, 1959

The value of contracts financed by Sales Finance Companies during August has decreased from the previous month, both in consumer goods by \$12.8 million, and in commercial goods by \$5.8 million. The totals, however, still show an increase over the same period of last year with consumer goods showing a gain of 5.7% for a total of \$76.9 million and commercial goods, a gain of 41.7% for a total of \$33.3 million.

The consistent increase of credit financing by licencees under the Small Loans Act has reached the level of \$447.9 million outstanding in August. This is an increase of 13.9% over the same month of last year.

The accounts receivable of Department Stores, totalling to \$244.7 million, has decreased slightly from July to August. This total is, at the same time, an increase of 7.7% over the same period of last year.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I Institu			Retai		Total		
	Sales	Licensees, Small	Dept.	Stores	Motor Vehicle	Other	A	or Channel
	Finance Companies	Loans Act	C.S.A.	Other	Dealers	Other	Amount	% Change
	\$	\$	\$	\$	\$	\$	\$	%
1958								
March 31	1,024.9	15.2	161.6	30.8	22.9	229.0	1,484.4	
April 30	1,041.0	15-4	161.3	30.5				
May 31	1,062.6	15.8	161.7	30.2	24.8	229.4	1,537.4	
July 31	1,083.4	16.6	160.4	27.9	~4 • O	~~ / • ~	19/2/04	
August 31	1,085.1	16.9	161.0	27.7				
1959								
March 31	996.4	25.2	172.6	32.1	18.1	231.3	1,475.7	- 0.6
April 30	1,016.1	26.5	172.1	31.8				
May 31	1,046.4	28.0	172.2	32.8	70.1	000 0	2 5// /	. 7 0
June 30 July 31	1,079.6	29.6 31.1	171.8	33.3 33.3	19.4	232.9	1,566.6	+ 1.9
August 31 (p)	1,121.9	32.3	157.2	46.2				
							Agent American	Birth Christian Communication of the Communication

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-79

Prepared in Industry and Merchandising Division, Retail Trade Section.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	Goods	gy cell Colorectic conduction (Act of Cell 1990 a global color Live Cell 1990 a global color Live Cell 1990 a g		Commerci	al Goods	
Date	Passenger		То	tal	Commer-		T	otal
	Cars	Other	Amount	% Change	cial Vehicles	Other	Amount	% Change 1959/58
	\$	\$	\$	1959/58	\$	\$	\$	%
			Valu	e of Contra	cts Financed			
1958 - April May June July August	73.2 71.2 68.3 71.4 56.7	15.7 17.2 16.2 18.0 16.0	88.9 88.4 84.5 89.4 72.7		11.2 13.3 11.3 10.4 9.9	13.3 15.3 13.6 14.3 13.6	24.5 28.6 24.9 24.7 23.5	
1959 - April May June July August(p)	70.6 69.7 75.7 72.0 59.5	15.3 17.7 19.0 17.7 17.4	85.9 87.4 94.7 89.7 76.9	- 3.4 - 1.1 +12.1 + 0.3 + 5.8	13.8 15.3 16.6 13.9 12.7	13.5 19.7 21.1 25.1 20.6	27.3 35.0 37.7 39.0 33.3	+11.4 +22.4 +51.4 +57.9 +41.7
			1	B alances Ou	itstanding			
1958 - Apr.30 May 31 June30 July31 August31	641.6 646.7 647.0	154.8 157.6 160.8	770.2 784.9 796.4 804.3 807.8		125.5 124.7 124.4	154.0 154.4 152.9	270.8 277.7 279.5 279.1 277.3	
1959 - Apr.30 May 31 June30 July31 August31	590.6 609.4 624.3	175.1 175.1 178.4 178.6 180.5	755.5 765.7 787.8 802.9 806.2	- 1.9 - 2.4 - 1.1 - 0.2 - 0.2	110.7 113.2 116.5 118.5 120.6	149.9 167.5 175.3 188.1 195.1	260.6 280.7 291.8 306.6 315.7	- 3.8 + 1.1 + 4.4 + 9.9 +13.8
				Repaym	ients			
1958 - April May June July August	66 • 3 56 • 4	15.2 12.8	64.8 73.8 73.0 81.5 69.2		11.2	13.9	23.4 21.7 23.1 25.1 25.3	
1959 - April May June July August(p)	57.3 59.5 56.9 57.1 58.1	14.4 17.7 15.7 17.5 15.5	71.7 77.2 72.6 74.6 73.6	+10.6 + 4.6 - 0.5 - 8.5 + 6.4	11.9 12.8 13.3 11.9 10.6	9.9 2.1 13.3 12.3 13.6	21.8 14.9 26.6 24.2 24.2	- 6.8 -31.3 +15.2 - 3.6 - 4.3

Retail Instalment Credit extended by Sales Finance Companies

			isands of dolla				
	N	umber of Units	s	Amount	of Financing	(\$'000)	
Province	August 1958	August 1959	% Change 1959/58	August 1958	August 1959	% Change 1959/58	
			New Pass	enger Cars			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	839 2,903 4,673 501 600 1,198 862	1,023 3,336 5,300 796 537 1,230 1,221	+21.9 +14.9 +13.4 +58.9 -10.5 + 2.7 +41.6	1,787 6,990 10,156 1,127 1,334 2,742 2,073	2,254 8,211 12,401 1,784 1,255 2,955 2,965	+26.1 +17.5 +22.1 +58.3 - 5.9 + 7.8 +43.0	
Canada	11,576	13,443	+16.1	26,209	31,825	+21.4	
	New Commercial Vehicles						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ¹	165 488 505 59 92 265 140	225 528 590 89 125 335 190	+36.4 + 8.2 +16.8 +50.8 +35.9 +26.4 +35.7	707 1,535 1,963 263 217 875 531	670 1,882 2,200 434 433 1,455 769	- 5.2 +22.6 +12.1 +65.0 +99.5 +66.3 +44.8	
Canada	1,714	2,082	+21.5	6,091	7,843	+28.8	
	water and California in the second and the second a	Samuel was gone accuracy and see see see see see see see see see se	Used Pass	enger Cars	e um - Prillio II Permillor III reconstruction and an experiment	Ст. опителен на учения на очения на ст. от	
Atlantic Provinces Quebèc Ontario Manitoba Saskatchewan Alberta British Columbia ¹	2,668 6,958 12,559 1,226 1,483 2,997 2,659	2,513 6,621 9,746 1,654 1,343 2,891 2,706	- 5.8 - 4.8 -22.4 +34.9 - 9.4 - 3.5 + 1.8	2,279 7,179 12,099 1,175 1,298 2,805 2,925	2,212 6,686 10,109 1,715 1,202 2,834 2,919	- 2.9 - 6.9 -16.4 +46.0 - 7.4 + 1.0 - 0.2	
Canada	30,550	27,474	-10.1	29,760	27,677	- 7.0	
			Used Commer	cial Vehicles			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	442 767 942 152 267 584 413	406 767 878 204 256 657 459	- 8.1 0.0 - 6.8 +34.2 - 4.1 +12.5 +11.1	343 881 1,178 139 210 754 664	342 924 1,102 319 294 964 867	- 0.3 + 4.9 - 6.5 +129.5 +40.0 +27.9 +30.6	
Canada	3,567	3,627	+ 1.7	4,169	4,812	+15.4	

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans	Instalment ²	To	otal
Date	Large and Small	Credit	Amount	% Change 1959/58
	\$	\$	\$	%
Balances Outstanding 1958 - March 31 April 30 May 31 June 30 July 31 August 31	350.5 357.7 362.1 367.8 373.7 376.3	15.2 15.4 15.8 16.2 16.6 16.9	365.7 373.1 377.9 384.0 390.3 393.2	
1959 - March 31 April 30 May 31 June 30 July 31 (p) August 31 (p)	383.8 388.9 394.0 399.0 407.8 415.6	25.2 26.5 28.0 29.6 31.1	409.0 415.4 422.0 428.6 438.9 447.9	+11.8 +11.7 +11.6 +12.5 +13.9

¹ Including affiliated companies engaged in making cash loans.

Accounts Receivable held by Department Stores

	Instalment R	eceivables	Charge	То	otal	
Date	c.s.a.3	Other4	Receivables	Amount	% Change	
	S	\$	\$	\$	%	
1958 - March 31 April 30 May 31 June 30 July 31 August 31	161.6 161.3 161.7 162.4 160.4 161.0	30.8 30.5 30.2 28.7 27.9 27.7	38.8 39.6 40.5 39.7 37.9 38.4	231.2 231.5 231.4 230.8 226.2 227.1		
April 30 April 30 May 31 June 30 (r) July 31 (r) August 31 (p)	172.6 172.1 172.2 171.8 170.2 157.2	32.1 31.8 32.8 33.3 33.3 46.2	42.6 43.4 44.5 44.2 41.5 41.3	247.3 247.3 249.5 249.3 245.0 244.7	+ 7.0 + 6.8 + 7.4 + 8.0 + 8.3 + 7.7	

² Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

³ Conditional-sale agreements 4 Other deferred payment plans, such as revolving credit and budgeted charge accounts.

Monthly

Price: \$1.00 a year

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

September, 1959

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

Date	Selected Financial Institutions			Retail (Tot	Total		
	Sales Finance Companies	Licensees, Small Loans Act	7		Motor Vehicle Dealers	Other	Amount	% Change Frav. Yr.
1958	\$	\$	\$	\$	\$	\$	\$	%
June 30 July 31 August 31	1,075.9 1,083.4 1,085.1	16.6 16.9	162.4 160.4 161.0	28.7 27.9 27.7	24.8	229.4	1,537.4	- 0.7
Sept. 30	1,072.4	17.2	164.0	28.7	23.6	234.9	1,540.8	
1959 June 30(r). July 31(r). Aug. 31(r). Sept. 30(p)	1,079.6 1,109.5 1,121.9 1,135.9	29.6 31.1 32.2 32.9	171.4 169.7 156.8 153.0	34.0 34.0 46.4 55.5	19.4	232.9	1,566.9	+ 1.9

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act 3

(Estimated amounts outstanding, in millions of dollars)

		Instalment4	Tot	tal
Date	Cash Loans Large and Small	Credit	Amount	% Change Prev. Yr.
1958 June 30 July 31 August 31 Sept. 30	\$ 367.8 373.7 376.3 374.9	\$ 16.2 16.6 16.9 17.2	\$ 384.0 390.3 393.2 392.1	% + 8.4 +10.0 +10.2 +11.0
1959 June 30 July 31 August 31(r) Sept. 30(p)	399.0 407.8 415.0 420.1	29.6 31.1 32.2 32.9	428.6 438.9 447.2 453.0	+11.6 +12.5 +13.7 +15.5

Note: See last page for footnotes.

6542-501-99

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

			Consume	Goods			Commerci	ial Goods	
Da	ate	Passenger		Т	otal	Commer-		To	otal
		Cars	Other	Amount	% Change Prev. Yr.	cial Vehicles	Other	Amount	% Change Prev. Yr.
		\$	\$	\$	%	\$	\$	\$	%
				Val	ue of Contra	cts Financed			
<u> 1958</u> -	- May June July Aug. Sept.	71.2 68.3 71.4 56.7 49.2	17.2 16.2 18.0 16.0 19.2	88.4 84.5 89.4 72.7 68.4	- 8.3 - 6.0 - 6.7 -12.1 -11.0	13.3 11.3 10.4 9.9 9.8	15.3 13.6 14.3 13.6 12.5	28.6 24.9 24.7 23.5 22.3	-18.8 -22.7 -15.1 - 8.1 - 3.1
<u> 1959</u> •	June July Aug Sept	69.7 75.7 72.0 59.5 56.5	17.7 19.0 17.7 17.4 19.7	87.4 94.7 89.7 76.9	- 1.1 +12.1 + 0.3 + 5.8 +11.4	15.3 16.6 13.9 12.7 14.9	19.7 21.1 25.1 20.6 21.1	35.0 37.7 39.0 33.3 36.0	+22.4 +51.4 +57.9 +41.7 +61.4
					B alances Ou	tstanding			
1958 -	- May 31 June30 July31 Aug.31 Sept.30	641.6 646.7 647.0 635.3	154.8 157.6 160.8 166.2	784.9 796.4 804.3 807.8 801.5	+ 0.5 + 0.1 - 1.4 - 2.2 - 2.5	125.5 124.7 124.4 120.7	154.0 154.4 152.9 150.2	277.7 279.5 279.1 277.3 270.9	- 4.1 - 6.8 - 7.7 - 8.4 - 9.7
<u> 1959</u> -	- May 31 June30 July31 Aug.31 Sept.30	590.6 609.4 624.3 625.7 625.3	175.1 178.4 178.6 180.5 184.4	765.7 787.8 802.9 806.2 809.7	- 2.4 - 1.1 - 0.2 - 0.2 + 1.0	113.2 116.5 118.5 120.6 122.3	167.5 175.3 188.1 195.1 203.9	280.7 291.8 306.6 315.7 326.2	+ 1.1 + 4.4 + 9.9 +13.8 +20.4
	(p)				Repaym	ents			
1958 -	- May June July Aug. Sept.	66.3 56.4 60.9	15.2 12.8 13.8	73.8 73.0 81.5 69.2 74.7	+ 2.3 - 2.7 + 7.3 - 4.7 - 7.8	11.2 10.2 13.5	13.9 15.1 15.2	21.7 23.1 25.1 25.3 28.7	-12.2 + 4.9 - 4.9 - 0.7 +12.0
1959 -	June July Aug Sept	59.5 56.9 57.1 58.1 56.9	17.7 15.7 17.5 15.5 15.8	77.2 72.6 74.6 73.6 72.7	+ 4.6 - 0.5 - 8.5 + 6.4 - 2.7	12.8 13.3 11.9 10.6 13.2	2.1 13.3 12.3 13.6 12.3	14.9 26.6 24.2 24.2 25.5	-31.3 +15.2 - 3.6 - 4.3 -11.1

Note: Wholesale financing by sales finance companies amounted to \$231.0 million in the third quarter of 1959 and balances outstanding at September 30, 1959, on wholesale financing were \$166.5 million.

Retail Instalment Credit extended by Sales Finance Companies

	N	umber of Units	nagona graedal tribbigada	Amoun	t of Financing	(\$'000)		
Province	September 1958	September 1959	% Change Prev. Yr.	September 1958	September 1959	% Change Prev. Yr.		
			New Pass	enger Cars				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ²	740 2,700 4,257 412 491 1,147 803	883 3,192 5,430 696 585 1,272 1,056	+19.3 +18.2 +27.6 +68.9 +19.1 +10.9 +31.5	1,507 6,326 9,155 926 1,086 2,534 1,881	1,971 7,804 12,077 1,631 1,273 2,972 2,542	+ 30.8 + 23.4 + 31.9 + 76.1 + 17.2 + 17.3 + 35.1		
Canada	10,550	13,114	+24.3	23,415	30,270	+ 29.3		
		New Commercial Vehicles						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ²	177 475 564 79 103 299 158	241 600 748 115 139 386 210	+36.2 +26.3 +32.6 +45.6 +35.0 +29.1 +32.9	481 1,534 1,869 285 269 1,174 564	761 2,259 2,971 498 561 1,428 950	+ 58.2 + 47.3 + 59.0 + 74.7 +108.6 + 21.6 + 68.4		
Canada	1,855	2,439	+31.5	6,176	9,428	+ 52.7		
			Used Pass	senger Cars				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ²	2,809 2,573	2,294 5,681 9,732 1,511 1,424 2,873 2,659	- 2.9 - 5.5 - 2.9 +46.0 + 8.0 + 2.3 + 3.3	2,019 6,016 9,570 1,033 1,145 2,626 2,789	2,007 5,676 9,899 1,519 1,344 2,937 2,887	- 0.6 - 5.7 + 3.4 + 47.0 + 17.4 + 11.8 + 3.5		
Canada	26,127	26,174	+ 0.2	25,198	26,269	+ 4.3		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ²	988 148 261	460 839 985 207 280 671 514	- 3.0 + 2.6 - 0.3 +39.9 + 7.3 +14.5 +10.3	358 946 1,091 118 199 657 666	388 1,017 1,536 277 310 1,118 802	+ 8.4 + 7.5 + 40.8 +134.7 + 55.8 + 70.2 + 20.4		
Canada	3,741	3,956	+ 5.7	4,035	5,448	+ 35.0		

	Instalment P	Receivables	Charge	To	Total		
Date	C.S.A. ¹ Other ⁵		Receivables	Amount	% Change Prev. Yr.		
	\$	\$	\$	\$	%		
1958 - April 30 May 31 June 30 July 31 August 31 Sept. 30	161.3 161.7 162.4 160.4 161.0 164.0	30.5 30.2 28.7 27.9 27.7 28.7	39.6 40.5 39.7 37.9 38.4 43.0	231.4 232.4 230.8 226.2 227.1 235.7	+ 5.4 + 5.6 + 4.6 + 6.2 + 6.5 + 6.2		
1959 - April 30(r) May 31(r) June 30(r) July 31(r) August 31(r). Sept. 30(p)	171.8 172.2 171.4 169.7 156.8 153.0	32.4 33.6 34.0 34.0 46.4 55.5	42.9 43.8 43.1 40.5 40.3 46.2	247.1 249.6 248.5 244.2 243.5 254.7	+ 6.8 + 7.4 + 7.7 + 8.0 + 7.2 + 8.1		

Notes:

- 1. Conditional-sales agreements.
- 2. Includes Yukon and Northwest Territories.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- (p) Preliminary
- (r) Revised

Price: \$1.00 a year

Monthly

DOMINION BUREAU OF STATISTICS

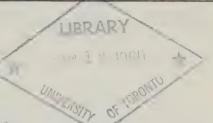
OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

October, 1959



Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected I			Retai	1 Outlets		Total	
Date	Finance	Sma.77			Furniture, Appliance		Amount	% Change
	Companies	Loans Act	C.S.A.	Other	Dealers			Prev. Yr.
1958 July 31 August 31 Sépt. 30 Oct. 31	\$ 1,083.4 1,085.1 1,072.4 1,056.7	\$ 16.2 16.9 17.2 17.8	\$ 160.4 161.0 164.0 167.9	\$ 27.9 27.7 28.7 29.2	164.9	93.6	\$ 1,540.8	- 2.6
1959 July 31 Aug. 31 Sept. 30(r). Oct. 31(p)	1,109.5 1,121.9 1,135.9 1,143.0	31.1 32.2 33.0 34.0	169.7 156.8 152.9 155.1	34.0 46.4 55.3 60.2	166.0	92.2	1,635.3	+ 6.1

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act 3

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans	Instalment ⁴	7	[otal
Date	Large and Small	Credit	Amount	% Change Prev. Yr.
1958	\$	\$	\$	%
July 31	373.7	16.6	390.3	+10.0
August 31	376.3	16.9	393.2	+10.2
Sept. 30	374.9	17.2	392.1	+11.0
Oct. 31	372.3	17.8	390.1	+11.3
1959				
July 31	407.8	31.1	438.9	+12.5
August 31	415.0	32.2	447.2	+13.7
Sept. 30(r)	420.0	33.0	453.0	+15.5
Oct. 31	426.9	34.0	460.9	+18.1

Note: See last page for footnotes.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

			Consume	r Goods			Commerc	ial Goods	
Dat	e	December		Т	otal	Commer-		To	otal
200		Passenger Cars	Other	Amount	% Change Prev. Yr	cial Vehicles	Other	Amount	% Change Prev Yr.
		\$	\$	\$	%	\$	\$	\$	%
				Val	ue of Contra	cts Financed			
1958 -	June July Aug. Sept. Oct.	68.3 71.4 56.7 49.2 48.7	16.2 18.0 16.0 19.2 20.0	84.5 89.4 72.7 68.4 68.7	- 6.0 - 6.7 -12.1 -11.0 - 4.4	11.3 10.4 9.9 9.8 9.4	13.6 14.3 1 ² .6 12.5 12.6	24.9 24.7 23.5 22.3 22.0	-22.7 -15.1 - 8.1 - 3.1 - 2.2
1959 -	June July Aug. Sept. Oct.	75.7 72.0 59.5 56.5 54.9	19.0 17.7 17.4 19.7 19.4	94.7 89.7 76.9 76.2 74.3	+12.1 + 0.3 + 5.8 +11.4 + 8.2	16.6 13.9 12.7 14.9 12.0	21.1 25.1 20.6 21.1 18.5	37.7 39.0 33.3 36.0 30.5	+51. 4 +57. 9 +41. 7 +61. 4 +38. 6
					Balances Ou	itstanding			
1958 -	June 30 July 31 Aug. 31 Sept. 30 Oct. 31	641.6 646.7 647.0 635.3 620.9	154.8 157.6 160.8 166.2 169.6	796.4 804.3 807.8 801.5 790.5	+ 0.1 - 1.4 - 2.2 - 2.5 - 3.0	125.5 124.7 124.4 120.7 118.5	154. 0 154. 4 152. 9 150. 2 147. 7	279.5 279.1 277.3 270.9 266.2	- 6.8 - 7.7 - 8.4 - 9.7 -10.2
1959 -	June 30 July 31 Aug. 31 Sept. 30 Oct. 31	609. 4 624. 3 625. 7 625. 3 624. 8	178.4 178.6 180.5 184.4 186.6	787.8 802.9 806.2 809.7 811.4	- 1.1 - 0.2 - 0.2 + 1.0 + 2.6	116.5 118.5 120.6 122.3 123.6	175.3 188.1 195.1 203.9 208.0	291.8 306.6 315.7 326.2 331.6	+ 4.4 + 9.9 +13.8 +20.4 +24.6
					Repaym	nents			
<u> 1958</u> -	June July Aug. Sept. Oct.	66.3 56.4 60.9 63.1	15.2 12.8 13.8 16.6	73.0 81.5 69.2 74.7 79.7	- 2.7 + 7.3 - 4.7 - 7.8 + 1.2	11.2 10.2 13.5 11.6	13.9 15.1 15.2 15.1	23.1 25.1 25.3 28.7 26.7	+ 4.9 - 4.9 - 0.7 +12.0 + 2.7
1959 -	June July Aug. Sept. Oct.	56. 9 57. 1 58. 1 56. 9 55. 4	15.7 17.5 15.5 15.8 17.2	72.6 74.6 73.6 72.7 72.6	- 0.5 - 8.5 + 6.4 - 2.7 - 8.9	13.3 11.9 10.6 13.2 10.7	13.3 12.3 13.6 12.3 14.4	26.6 24.2 24.2 25.5 25.1	+15.2 - 3.6 - 4.3 -11.1 - 6.0

Retail Instalment Credit extended by Sales Finance Companies

Province	N	ımber of Units		Amount	of Financing	(\$'000)	
LLOATUG	October 1958	October 1959	% Change 1959/58	October 1958	October 1959	% Change 1959/58	
	New Passenger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 2	695 2,786 4,542 375 483 1,121 752	871 3,303 6,039 610 604 1,198 1,093	+25.3 +18.6 +33.0 +62.7 +25.1 + 6.9 +45.3	1,466 6,714 10,153 885 1,079 2,526 1,851	1,903 7,870 13,731 1,445 1,341 2,843 2,643	+29.8 +17.2 +35.2 +63.3 +24.3 +12.5 +42.8	
Canada	10,754	13,718	+27.6	24,674	31,776	+28.8	
				rcial Vehicles		<u> </u>	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	174 428 527 88 100 289 163	179 455 618 78 140 327 248	+ 2.9 + 6.3 +17.3 -11.4 +40.0 +13.1 +52.1	411 1,437 1,859 306 263 1,039 581	510 1,599 2,113 268 443 1,351 868	+24.1 +11.3 +13.7 -12.4 +68.4 +30.0 +49.4	
Canada	1,769	2,045	+15.6	5,896	7,152	+21.3	
			Used Pas	senger Cars			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	2,017 5,520 9,503 1,155 1,336 2,743 2,037	1,770 5,306 8,595 1,193 1,212 2,400 2,337	-12.2 - 3.9 - 9.6 + 3.3 - 9.3 -12.5 +14.7	1,665 5,582 9,240 1,086 1,145 2,554 2,115	1,547 5,352 8,853 1,251 1,087 2,425 2,607	- 7.1 - 4.1 - 4.2 +15.2 - 5.1 - 5.1 +23.3	
Canada	24,311	22,813	- 6.2	23,387	23,122	- 1.1	
			Used Comme	ercial Vehicles	1	1	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ²	385 719 917 165 207 585 439	369 718 851 165 268 571 453	- 4.2 - 0.1 - 7.2 0.0 +29.5 - 2.4 + 3.2	323 873 951 234 186 640 643	304 873 944 192 335 1,033 1,120	- 5.9 0.0 - 0.7 -17.9 +80.1 +61.4 +74.2	
Canada	3,417	3,395	- 0.6	3,850	4,801	+24.7	

	Instalment R	eceivables	Charge	Total		
Date	c.s.a.1	C.S.A.1 Other 5		Amount	% Change Frev. Yr	
	\$	\$	\$	\$	%	
1958 - May 31	161.7	30.2	40.5	232.4	+ 5.6	
June 30	162.4	28.7	39.7	230.8	+ 4.6	
July 31	160.4	27.9	37.9	226.2	+ 6.2	
August 31	161.0	27.7	38.4	227.1	+ 6.5	
Sept. 30	164.0	28.7	43.0	235.7	+ 6.2	
Oct. 31	167.9	29.2	45.5	242.6	+ 6.7	
959 - May 31	172.2	33.6	43.8	249.6	+ 7.4	
June 30	171.4	34.0	43.1	248.5	+ 7.7	
July 31	169.7	34.0	40.5	244.2	+ 8.0	
August 31	156.8	46.4	40.3	243.5	+ 7.2	
Sept. 30(r)	152.9	55.3	46.2	254.4	+ 7.9	
Oct. 31(p)	155.1	60.2	49.8	265.1	+ 9.3	

Notes:

- 1. Conditional-sales agreements.
- 2. Includes Yukon and Northwest Territories.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- (p) Preliminary
- (r) Revised

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

November, 1959

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

Date	Selected l	Retail Outlets				Total		
	Finance	Licensees, Small Loans Act	•		Furniture, Appliance Dealers	Liance Other		% Change Prev. Yr.
1958 August 31 Sept. 30 Oct. 31 Nov. 30	1,072.4	\$ 16.9 17.2 17.8 18.1	\$ 161.0 164.0 167.9 175.4	\$ 27.7 28.7 29.2 31.0	164.9	93.6	\$ 1,540.8	% - 2.6
1959 August 31 Sept. 30 Oct. 31(p) Nov. 30(p)	1,135.9	32.2 33.0 34.0 35.2	156.8 152.9 155.1 162.5	46.4 55.3 60.2 65.6	166.0	92.2	1,635.3	+ 6.1

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act³

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans	Instalment4		Total			
Date	Large and Small	Credit	Amount	% Change Prev. Yr.			
1958 August 31 Sept. 30 Oct. 31 Nov. 30	\$ 376.3 374.9 372.3 376.1	\$ 16.9 17.2 17.8 18.1	\$ 393.2 392.1 390.1 394.2	% +10.2 +11.0 +11.3 +11.7			
1959 August 31 Sept. 30 Oct. 31 Nov. 30(p)	415.0 420.0 426.9 431.3	32.2 33.0 34.0 35.2	447.2 453.0 460.9 466.5	+13.7 +15.5 +18.1 +18.3			

Note: See last page for footnotes.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consume	Goods			Commerci	ial Goods	
Date	D		To	otal	Commer-		To	otal
	Passenger Cars	Other	Amount	% Change	cial Vehicles	Other	Amount	% Change Prev. Yr
	\$	\$	\$	%	\$	\$	\$	%
			Val	ue of Contra	cts Financed			
1958 - July Aug. Sept. Oct. Nov.	71.4 56.7 49.2 48.7 42.2	18.0 16.0 19.2 20.0 16.8	89.4 72.7 68.4 68.7 59.0	- 6.7 -12.1 -11.0 - 4.4 - 2.1	10.4 9.9 9.8 9.4 8.9	14.3 13.6 12.5 12.6 13.5	24.7 23.5 22.3 22.0 22.4	-15.1 - 8.1 - 3.1 - 2.2 +14.7
1959 - July Aug. Sept. Oct. Nov.	72.0 59.5 56.5 54.9 49.3	17.7 17.4 19.7 19.4 18.8	89.7 76.9 76.2 74.3 68.1	+ 0.3 + 5.8 +11.4 + 8.2 +15.4	13.9 12.7 14.9 12.0 12.6	25.1 20.6 21.1 18.5 16.0	39.0 33.3 36.0 30.5 28.6	+57.9 +41.7 +61.4 +38.6 +27.7
				Balances Ou	utstanding			
1958 - July31 Aug.31 Sept.30 Oct.31 Nov.30	620.9	157.6 160.8 166.2 169.6 172.5	804.3 807.8 801.5 790.5 779.4	- 1.4 - 2.2 - 2.5 - 3.0 - 2.7	124.7 124.4 120.7 118.5 116.0	154.4 152.9 150.2 147.7 147.2	279.1 277.3 270.9 266.2 263.2	- 7.7 - 8.4 - 9.7 -10.2 - 9.9
1959 - July31 Aug.31 Sept30 Oct.31 Nov.30	625.3 624.8	178.6 180.5 184.4 186.6 187.4	802.9 806.2 809.7 811.4 806.5	- 0.2 - 0.2 + 1.0 + 2.6 + 3.5	118.5 120.6 122.3 123.6 123.9	188.1 195.1 203.9 208.0 209.5	306.6 315.7 326.2 331.6 333.4	+ 9.9 +13.8 +20.4 +24.6 +26.7
				Repayr	nents			
1958 - July Aug. Sept. Oct. Nov.	66.3 56.4 60.9 63.1 56.2	15.2 12.8 13.8 16.6 13.9	81.5 69.2 74.7 79.7 70.1	+ 7.3 - 4.7 - 7.8 + 1.2 - 5.1	11.2 10.2 13.5 11.6 11.4	13.9 15.1 15.2 15.1 14.0	25.1 25.3 28.7 26.7 25.4	- 4.9 - 0.7 +12.0 + 2.7 + 6.1
1959 - July Aug. Sept. Oct. Nov.	57.1 58.1 56.9 55.4 55.0	17.5 15.5 15.8 17.2 18.0	74.6 73.6 72.7 72.6 73.0	- 8.5 + 6.4 - 2.7 - 8.9 + 4.1	11.9 10.6 13.2 10.7 12.3	12.3 13.6 12.3 14.4 14.5	24.2 24.2 25.5 25.1 26.8	- 3.6 - 4.3 -11.1 - 6.0 + 5.5

Retail Instalment Credit extended by Sales Finance Companies

	N	umber of Units	5	Amount	t of Financing	(\$'000)	
Province	November 1958	November 1959	% Change Prev. Yr.	November 1958	November 1959	% Change Prev. Yr.	
	New Passenger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	555 2,426 4,267 326 406 956 773	788 2,749 5,261 450 463 1,118 1,039	+42.0 +13.3 +23.3 +38.0 +14.0 +16.9 +34.4	1,143 5,775 9,601 730 888 2,202 1,898	1,695 6,629 11,849 1,073 1,062 2,598 2,433	+48.3 +14.8 +23.4 +47.0 +19.6 +18.0 +28.2	
Canada	9,709	11,868	+22.2	22,237	27,339	+22.9	
			New Commerc	cial Vehicles			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	122 438 521 81 87 261 150	185 553 652 85 139 333 237	+51.6 +26.3 +25.1 + 4.9 +59.8 +27.6 +58.0	332 1,554 1,554 352 233 942 557	566 2,027 2,144 328 490 1,356 930	+70.5 +30.4 +38.0 - 6.8 +110.3 +43.9 +67.0	
Canada	1,660	2,184	+31.6	5,524	7,841	+41.9	
			Used Pass	enger Cars			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia Canada	1,591 4,414 8,153 842 1,144 2,330 1,762	1,906 4,695 8,352 1,064 1,165 2,234 1,935	+19.8 + 6.4 + 2.4 +26.4 + 1.8 - 4.1 + 9.8 + 5.5	1,315 4,413 7,922 778 965 2,286 1,814	1,676 4,815 8,791 1,126 1,099 2,270 2,152 21,929	+27.5 + 9.1 +11.0 +44.7 +13.9 - 0.7 +18.6	
			Used Commer	cial Vehicles			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	358 657 764 117 204 566 377	386 779 807 166 251 536 480	+ 7.8 +18.6 + 5.6 +41.9 +23.0 - 5.3 +27.3	274 812 884 149 171 856 588	317 1,026 1,071 310 240 888 879	+15.7 +26.4 +21.2 +108.1 +40.4 + 3.7 +49.5	
Canada	3,043	3,405	+11.9	3,734	4,731	+26.7	

	Instalment Re	eceivables	Charge	Total		
Date	c.s.a.l	Other 5	Receivables	Amount	% Change Prev. Yr.	
	\$	\$	\$	\$	%	
1958 - June 30 July 31 August 31 Sept. 30 Oct. 31 Nov. 30	162.4 160.4 161.0 164.0 167.9 175.4	28.7 27.9 27.7 28.7 29.2 31.0	39.7 37.9 38.4 43.0 45.5 49.4	230.8 226.2 227.1 235.7 242.6 255.8	+ 4.6 + 6.2 + 6.5 + 6.2 + 6.7 + 7.9	
1959 - June 30 July 31 August 31 Sept. 30 Oct. 31(p) Nov. 30(p)	171.4 169.7 156.8 152.9 155.1 162.5	34.0 34.0 46.4 55.3 60.2 65.6	43.1 40.5 40.3 46.2 49.8 53.1	248.5 244.2 243.5 254.4 265.1 281.2	+ 7.7 + 8.0 + 7.2 + 7.9 + 9.3 + 9.9	

Notes:

- 1. Conditional-sales agreements.
- 2. Includes Yukon and Northwest Territories.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies figures.
- 5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- (p) Preliminary
- (r) Revised

Monthly

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

Price: \$1.00 a year

CREDIT STATISTICS

(Selected Holders)

December, 1959

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

Date	Selected I			Retail Dealers				Total		
	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.		
1958 Sept. 30 Oct. 31 Nov. 30 Dec. 31	1,072.4 1,056.7 1,042.6	\$ 17.2 17.8 18.1 18.6	\$ 164.0 167.9 175.4 165.5	\$ 28.7 29.2 31.0 37.1	\$ 164.9	93 . 6	1,540.8	- 2.5		
1959 Sept. 30 Oct. 31(p). Nov. 30(p). Dec. 31(p)	1,143.0	33.0 34.0 35.2 36.5	152.9 155.1 162.5 172.2	55.3 60.2 65.6 78.4	166.0	92.2	1,635.3	+ 6.1		

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

		,	Total	
) te	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
1958	\$	\$	\$	%
Sept. 30	374.9 372.3 376.1 382.3	17.2 17.8 18.1 18.6	392.1 390.1 394.2 400.9	+11.0 +11.3 +11.7 +10.6
1959 - Sept. 30 Oct. 31 Nov. 30 Dec. 31	420.0 426.9 431.3 442.6	33.0 34.0 35.2 36.5	453.0 460.9 466.5 479:1	+15.5 +18.1 +10.3 +19.5

Note: See last page for footnotes.

6542-501-129

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

		Consumer	Goods		C	Commerci	al Goods	
Month	Danis		Tot	al	Commer-		To	tal
	Passenger	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value		acts Finar	ced		
1958 - Aug.	56.7	16.0	72.7	during	9.9	13.6	23.5	- 8.1
Sept.	49.2	19.2	68.4	-11.0	9.8	12.5	22.3	- 3.1
Oct.	48.7	20.0	68.7	- 4.4	9.4 8.9	12.6	22.0	- 2.2
Nov. Dec.	42.2	19.4	59.0 60.1	- 2.1 - 2.3	9.4	13.5	22.4	+14.7 +22.0
1959 - Aug.	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Sept.	56.5	19.7	76.2	+11.4	14.9	21.1	36.0	+61.4
Oct. Nov.	54.9 49.3	19.4	74.3 68.1	+ 8.2 +15.4	12.0	18.5	30.5 28.6	+38.6
Dec.	47.1	21.0	65.1	+ 8.3	12.3	17.9	30.2	+37.3
						•		
			В	alances O at mon	utstanding th-end	3		
1958 - Aug.31	547.0	160.8	807.8	- 2.2	124.4	152.9	277.3	- 8.4
Sept30	635.3	166.2	801.5	- 2.5	120.7	150.2	270.9	- 9.7
Oct .31		169.6	790.5	- 3.0	118.5	147.7	266.2	-10.2
Nov.30 Dec.31		172.5	779 • 4 768 • 2	- 2.7 - 1.5	116.0	147.2	263.2	- 9.9 -10.6
1959 - Aug.31		180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Sept.30	625.3	184.4	809.7	+ 1.0	122.3	203.9	326.2	+20.4
Oct.31		186.6	811.4	+ 2.6	123.6	208.0	331.6	+24.6
Nov.30 Dec.31		197.4	806.5	+ 3.5 + 3.6	123.9	209.5	333.4	+26.7 +31.3
				Repay:				
1958 - Aug.	56.4	12.8	69.2	- 4.7	10.2	15.1	25.3	- 0.7
Sept. Oct.	60.9 63.1	13.8	74.7	- 7.8	13.5	15.2	28.7	+12.0
Nov.	56.2	13.9	79.7	+ 1.2	11.6	15.1	26.7	+ 2.7 + 6.1
Dec.	59.9	11.4	71.3	-14.3	13.8	14.0	27.8	+24.7
1959 - Aug.	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3
Sept.	56.9	15.8	72.7	- 2.7	13.2	12.3	25.5	-11.1
Nov.	55.4 55.0	17.2	72.6 73.0	- 8.9 + 4.1	10.7	14.4	25.1 26.8	- 6.0 + 5.5
Dec.	62.7	13.2	75.9	+ 6.5	11.5	14.2	25.7	- 7.6

Note: Wholesale financing by sales finance companies amounted to \$230,856,379 in the fourth quarter of 1959 and balances outstanding at December 31, 1959 on wholesale financing were \$194,966,730.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Numl	per of Unit	8	Amount	of Financin	g (\$1000)			
Province	December 1958	December 1959	% Change Prev.Yr.	December 1958	December 1959	% Change Prev.Yr.			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	556 2,276 4,266 311 425 960 772	737 2,054 4,456 465 423 1,078 1,065	+32.6 - 9.8 + 4.5 +49.5 - 0.5 +12.3 +38.1	1,069 5,546 9,865 765 956 2,360 1,959	1,586 5,049 10,163 1,095 951 2,619 2,296	+48.4 -9.0 +3.0 +43.1 -0.5 +11.0 +17.2			
Canada	9,566	10,279	+ 7.5	22,520	23,759	+ 5.5			
		Ne	ew Commerci	al Vehicle	8				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	136 462 496 80 78 279 133	167 448 566 89 109 300 198	+22.8 - 3.0 +14.1 +11.3 +39.7 + 7.5 +43.9	457 1,597 1,460 378 211 1,177 512	520 1,623 2,113 594 356 1,412 1,122	+13.8 + 1.6 +44.7 + 1.6 +68.7 +20.0 +117.1			
Canada	1,664	1,877	+12.8	5,792	7,530	+30.0			
			Used Pass	enger Cars	3				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,453 3,639 7,138 679 942 2,055 1,585	1,923 3,957 7,205 981 1,155 2,386 1,955	+32.5 + 8.7 + 0.9 +44.5 +22.6 +16.1 +23.3	1,252 3,951 7,257 700 841 1,988 1,723	1,705 4,170 7,643 1,040 1,151 2,426 2,254	+36.2 ÷ 5.5 + 5.3 +48.1 +36.9 +22.0 +30.8			
Canada	17,491	19,562	+11.8	17,714	20,389	+15.1			
		U	sed Commerc	cial Vehicl	Les				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	289 608 695 113 186 488 349	388 699 725 144 225 626 429	+34.3 +15.0 + 4.3 +27.4 +21.0 +28.3 +22.9	353 835 826 170 176 822 741	369 932 1,133 155 250 1,012 906	+ 4.5 +11.6 +37.2 - 8.8 +42.0 +23.1 +22.3			
Canada	2,728	3,236	+18.6	3,923	4,757	+21.3			

Accounts Receivable Held by Department Stores Total at month-end

	Instalment	Receivables	Charge	Tot	al
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1958 - July 31 August 31 Sept. 30 Oct. 31 Nov. 30 Dec. 31	160.4 161.0 164.0 167.9 175.4 186.5	27.9 27.7 28.7 29.2 31.0 37.1	37.9 38.4 43.0 45.5 49.4 58.2	226.2 227.1 235.7 242.6 255.8 281.8	+ 6.2 + 6.5 + 6.2 + 6.7 + 7.9 + 7.7
1959 - July 31 August 31 Sept. 30 Oct. 31(p) Nov. 30(p) Dec. 31(p)	169.7 156.8 152.9 155.1 162.5 172.2	34.0 46.4 55.3 60.2 65.6 78.4	40.5 40.3 46.2 49.8 53.1 63.7	244.2 243.5 254.4 265.1 281.2 314.3	+ 8.0 + 7.2 + 7.9 + 9.3 + 9.9 +11.5

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

Monthly

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

VILLE STATE STEES

(Selected Holders)
January, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected I			Retail	Dealers		Total	
Month	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	\$	\$	\$	%
1958 - Oct. Nov. Dec. 1959 - Jan.	1,056.7 1,042.6 1,025.6 999.2	17.8 18.1 18.6 24.1	167.9 175.4 186.5 182.3	29.2 31.0 37.1 34.8	169.6	96.4	1,533.8	- 2.2
1959 - Oct. r Nov. Dec. r 1960 - Jan. p	1,139.9	34.0 35.2 36.5 36.6	155.2 162.5 172.3 169.2	60.2 65.6 78.4 77.8	172.9	100.4	1,694.1	+10.5

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

			Tota	1
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
	\$	\$	\$	%
1958 - Oct Nov Dec 1959 - Jan	372.3 376.1 382.3 381.1	17.8 18.1 18.6 24.1	390.1 394.2 400.9 405.2	+11.3 +11.7 +10.6 +13.9
1959 - Oct Nov Dec 1960 - Jan	426.9 431.3 442.6 442.2	34.0 35.2 36.5 36.6	460.9 466.5 479.1 478.8	+18.1 +18.3 +19.5 +18.2

Note: See last page for footnotes.

6542-501-10

Industry and Merchandising Division,

The Queen's Printer and Controller of Stationery, Ottawa, 1960

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	commerci	al Goods	
Month			Tot	al	Commer-		To	tal
	Passenger	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value	of Contr	acts Finar	ced		
1958 - Oct. Nov.	48.7 42.2 40.7	20.0 16.8 19.4	68.7 59.0 60.1	- 4.4 - 2.1 - 2.3	9.4 8.9 9.4	12.6	22.0 22.4 22.0	- 2.2 +14.7 +22.0
Dec. 1959 - Jan.	37.1	11.4	48.5	-20.1	8.5	9.0	17.5	+ 3.6
1959 - Oct. Nov. Dec. 1960 - Jan.	54.9 49.3 44.1 35.6	19.4 18.8 21.0 13.7	74.3 68.1 65.1 49.3	+ 8.2 +15.4 + 8.3 + 1.6	12.0 12.6 12.3 9.3	18.5 16.0 17.9 12.5	30.5 28.6 30.2 21.8	+38.6 +27.7 +37.3 +24.6
			В		utstanding th-end	3		
1958 - Oct. Nov. Dec. 1959 - Jan.	620.9 606.9 587.7 571.9	169.6 172.5 180.5 172.3	790.5 779.4 768.2 744.2	-3.0 -2.7 -1.5 -2.9	118.5 116.0 111.5 109.0	147.7 147.2 145.9 146.0	266.2 263.2 257.4 255.0	-10.2 - 9.9 -10.6 - 9.9
1959 - Oct. r Nov. r Dec. p	621.5 614.7 600.2	185.9 187.3 192.2 189.7	807.4 802.0 792.4 781.6	+ 2.1 + 2.9 + 3.2 + 5.0	123.6 123.9 124.7 124.3	212.0 214.0 218.2 220.1	335.6 337.9 342.9 344.4	+26.1 +28.4 +33.2 +35.1
				Repay	ments month			
1958 - Oct. Nov. Dec.	63.1 56.2 59.9	16.6	79.7 70.1 71.3	+ 1.2 - 5.1 -14.3	11.6 11.4 13.8	15.1 14.0 14.0	26.7 25.4 27.8	+ 2.7 + 6.1 +24.7
1959 - Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
1959 - Oct.r Nov.p Dec.p 1960 - Jan.p	56.5 56.1 58.6 43.9	16.6 17.4 16.1 16.2	73.1 73.5 74.7 60.1	- 8.3 + 4.9 + 4.8 -17.1	10.7 12.3 11.5 9.7	13.9 14.0 13.7 10.6	24.6 26.3 25.2 20.3	- 7.9 + 3.5 - 9.4 + 2.0

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Num	ber of Unit	s	Amount	of Financin	g (\$°000)				
Province	January 1959	January 1960	% Change Prev.Yr.	January 1959	January 1960	% Change Prev.Yr.				
	New Passenger Cars									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	441 1,943 3,654 329 301 845 334	438 1,765 3,663 354 306 829 731	- 0.7 - 9.2 + 0.2 + 7.6 + 1.7 - 1.9 -12.4	890 4,647 8,546 778 734 2,195 2,061	956 4,283 8,618 868 683 1,897 1,723	+ 7.4 - 7.8 + 0.8 +11.6 - 6.9 -13.6 -16.4				
Canada	8,347	8,086	- 3.1	19,851	19,028	- 4.1				
		New Commercial Vehicles								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	88 365 424 48 81 240	118 341 457 52 69 197 150	+34.1 -6.6 +7.8 +8.3 -14.8 -17.9 +28.2	266 1,467 1,659 193 221 957 356	343 1,212 1,672 184 301 1,054 654	+28.9 -17.4 + 0.8 - 4.7 +36.2 +10.1 +83.7				
Canada	1,363	1,384	+ 1.5	5,119	5,420	+ 5.9				
			Used Pas	senger Car	S					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,182 3,086 6,689 781 732 1,969 1,778	1,030 3,055 6,030 740 749 1,790 1,722	-12.9 - 1.0 - 9.9 - 5.2 + 2.3 - 9.1 - 3.1	1,016 3,345 7,013 871 649 2,252 2,062	925 3,377 6,805 874 752 1,866 1,927	- 9.0 + 1.0 - 3.0 + 0.3 +15.9 -17.1 - 6.5				
Canada	16,217	15,116	- 6.8	17,208	16,526	- 4.0				
		Ţ	Jsed Commer	cial Vehic	les					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	223 414 592 83 145 627 330	200 453 569 146 156 412 356	-10.3 + 9.4 - 3.9 +75.9 + 7.6 -34.3 + 7.9	184 559 789 86 136 937 658	175 621 832 382 171 788 874	- 4.9 +11.1 + 5.4 +344.2 +25.7 -15.9 +32.8				
Canada	2,414	2,292	- 5.1	3,349	3,843	+14.8				

Accounts Receivable Held by Department Stores Total at month-end

Milli	ons	of	Do	77	ars

Data	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1958 - August Sept, Oct Nov Dec 1959 - Jan	161.0 164.0 167.9 175.4 186.5 182.3	27.7 28.7 29.2 31.0 37.1 34.8	38.4 43.0 45.5 49.4 58.2 49.3	227.1 235.7 242.6 255.8 281.8 266.4	+ 6.5 + 6.2 + 6.7 + 7.9 + 7.7	
1959 - August Sept Oct. (r) Nov Dec. (r) 1960 - Jan. (p)	156.8 152.9 155.2 162.5 172.3 169.2	46.4 55.3 60.2 65.6 78.4 77.8	40.3 46.2 49.9 53.1 63.8 57.0	243.5 254.4 265.3 281.2 314.5 304.0	+ 7.2 + 7.9 + 9.4 + 9.9 +11.6 +14.1	

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (p) Preliminary
- (r) Revised

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS
February 1960 (Selected Holders)

Retail Instalment Credit, by Holder

timated amounts outstanding, in millions of dollars)

Total at month-end

Total at month-end								
	1	Financial cutions		Retail	Dealers		Total	
Month	Finance	Licensees, Small Loans Act	Dept. S	Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
第14世帯の大学の場合は、中央できたがあった。自24世界の一部の一部、2017年から成立。	\$	9	\$	\$	\$	- 9	\$	%
1958 - Nov. Dec. 1959 - Jan.(r)	1,042.6 1,025.6 999.2	18.1 18.6 25.0	175.4 186.5 182.3	31.0 37.1 34.8	169.6	96.4	1,533.8	- 2.2
Feb.(r) 1959 - Nov.(r) Dec.(r) 1960 - Jan.(r) Feb.	990.2 1,139.9 1,135.3 1,126.3 1,123.0	25.5 37.0 38.3 39.2 40.8	177.1 162.5 172.3 169.2 163.6	32.9 65.6 78.4 77.8 77.0	172.9	100.4	1,694.1	+10.5

Cash Loans and Instalment Credit *
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)

Total at month-end Total Instalment4 % Change Cash Loans Amount Month Prev.Yr. Credit Large and Small 381.6 25.0 406.6 +14.3 1959 - Jan. 25.5 406.3 +14.5 380.8 Feb. 411.4 +12.5 385.0 26.4 +12.0 418.0 Apr. 390.3 27.7 424.7 +12.4 29.2 395.5 May .. 30.7 431.2 +12.3 June 400.5 +13.1 441.3 409.2 32.1 July 33.2 449.8 +14.4 416.6 Aug. +16.4 456.5 422.2 34.3 +19.2 Oct 429.4 35.6 465.0 +19.5 37.0 471.1 434.1 +20.8 38.3 484.1 445.8 Dec. . 485.0 +19.3 1960 - Jan. (r) 445.8 39.2 +20.0 487.7 446.9 40.8 Feb.

Industry and Merchandising Division

^{*} Revised to the 1959 Summary Data, Department of Insurance. Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods		
Month			Tota	al al	Commer-		To	tal	
	Passenger	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.	
	\$	\$	\$	%	\$	\$	\$	%	
	Value of Contracts Financed								
1958 - Nov. Dec. 1959 - Jan. Feb.	42.2 40.7 37.1 44.0	16.8 19.4 11.4 13.3	59.0 60.1 48.5 57.3	- 2.1 - 2.3 -20.1 + 2.1	8.9 9.4 8.5 10.4	13.5 12.6 9.0 9.0	22.4 22.0 17.5 19.4	+14.7 +22.0 + 3.6 +34.7	
1959 - Nov. Dec. 1960 - Jan. Feb.	49.3 44.1 35.6 49.1	18.8 21.0 13.7 14.1	68.1 65.1 49.3 63.2	+15.4 + 8.3 + 1.6 +10.3	12.6 12.3 9.3 11.1	16.0 17.9 12.5 12.6	28.6 30.2 21.8 23.7	+27.7 +37.3 +24.6 +22.2	
			В		utstanding th-end				
1958 - Nov. Dec. 1959 - Jan. Feb.	606.9 587.7 571.9 567.9	172.5 180.5 172.3 171.9	779.4 768.2 744.2 739.8	- 2.7 - 1.5 - 2.9 - 2.3	116.0 111.5 109.0 106.7	147.2 145.9 146.0 143.7	263.2 257.4 255.0 250.4	- 9.9 -10.6 - 9.9 - 8.7	
1959 - Nov. Dec (r) 1960 - Jan. Feb.	614.7 600.2 591.9 587.7	187.3 192.2 192.2 190.2	802.0 792.4 784.1 777.9	+ 2.9 + 3.2 + 5.4 + 5.2	123.9 124.7 124.3 125.0	214.0 218.2 217.9 220.1	337.9 342.9 342.2 345.1	+28.4 +33.2 +34.2 +37.8	
				Repay during	ments month				
1958 - Nov. Dec. 1959 - Jan. Feb.	56.2 59.9 52.9 48.0	13.9 11.4 19.6 13.7	70.1 71.3 72.5 61.7	- 5.1 -14.3 - 2.0 - 5.5	11.4 13.8 11.0 12.7	14.0 14.0 8.9 11.3	25.4 27.8 19.9 24.0	+ 6.1 +24.7 - 8.7 + 4.8	
1959 - Nov. Dec. 1960 - Jan. r.	56.1 58.6 43.9 53.3	17.4 16.1 13.7 10.1	73.5 74.7 57.6 69.4	+ 4.9 + 4.8 -20.6 +12.5	12.3 11.5 9.7 10.4	14.0 13.7 12.8 10.4	26.3 25.2 22.5 20.8	+ 3.5 - 9.4 +13.1 -13.3	

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

Province	February . 1959	February 1960	% Change Prev.Yr.	February	February					
				1959	1960	% Change Prev.Yr.				
		New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	533 2,498 4,028 333 366 985 748	593 2,631 5,230 503 339 1,010 919	+11.3 + 5.3 +29.8 +51.1 - 7.4 + 2.5 +22.9	1,179 6,173 9,214 771 846 2,369 1,887	1,304 6,307 12,304 1,173 796 2,458 2,205	+10.6 + 2.2 +33.5 +52.1 - 5.9 + 3.8 +16.9				
Canada	9,491	11,225	+18.3	22,439	26,547	+18.3				
		Ne	w Commerci	al Vehicle	8					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	111 482 512 82 88 284 148	140 418 604 56 68 286 158	+26.1 -13.3 +18.0 -31.7 -22.7 + 0.7 + 6.8	287 1,683 1,671 342 317 1,124 567	454 1,832 2,149 260 257 1,229 781	+58.2 + 8.9 +28.6 -24.0 -18.9 + 9.3 +37.7				
Canada	1,707	1,730	+~1.3	5,991	6,962	+16.2				
			Used Pass	enger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵ Canada	1,427 5,066 8,150 872 870 2,220 2,102	1,454 4,611 8,005 1,090 1,044 2,418 2,257	+ 1.9 - 9.0 - 1.8 +25.0 +20.0 + 8.9 + 7.4	1,252 5,455 8,631 989 819 2,265 2,229	1,273 4,900 8,910 1,292 1,050 2,536 2,557	+ 1.7 -10.2 + 3.2 +30.6 +28.2 +12.0 +14.7				
Odiidua	, , ,		sed Commerc							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵ Canada	266 576 711 143 155 503 431	258 539 723 115 207 520 425	- 3.0 - 6.4 + 1.7 -19.6 +33.5 + 3.4 - 1.4	243 773 1,028 214 167 986 1,001	305 746 990 133 208 871 836	+25.5 - 3.5 - 3.7 -37.9 +24.6 -11.7 -16.5				

Accounts Receivable Held by Department Stores Total at month-end

Millions of Dollars

	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	.S.A. 1 Other ²		Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1958 - Sept Oct Nov Dec 1959 - Jan Feb	164.0 167.9 175.4 186.5 182.3	28.7 29.2 31.0 37.1 34.8 32.9	43.0 45.5 49.4 58.2 49.3 43.0	235.7 242.6 255.8 281.8 266.4 253.0	+ 6.2 + 6.7 + 7.9 + 7.7 + 7.9 + 7.6	
1959 - Sept	152.9 155.2 162.5 172.3 169.2 163.6	55.3 60.2 65.6 78.4 77.8 77.0	46.2 49.9 53.1 63.8 57.0 48.6	254.4 265.3 281.2 314.5 304.0 289.2	+ 7.9 + 9.4 + 9.9 +11.6 +14.1 +14.3	

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (p) Preliminary
- (r) Revised

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

March, 1960

Retail Instalment Credit, by Holder

(Estimated amounts outstanding, in millions of dollars)
Total at month-end

	Selected l			Retail Dealers				Total	
Month	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	\$	\$	\$	%	
1958 - Dec. 1959 - Jan. Feb.	999.2	18.6 25.0 25.5	186.5 182.3 177.1	37.1 34.8 32.9	169.6	96.4	1,533.8	2.2	
Mar.	996.4	26.4	172.6	32.7	161.2	89.1	1,478.4	- 0.4	
1959 - Dec. 1960 - Jan. Feb. Mar.	1,135.3 1,126.3 1,123.0 1,129.4	38.3 39.2 40.8 40.4	172.3 169.2 163.6 159.5	78.4 77.8 77.0 78.6	172.9	100.4	1,694.1	+10.5	

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

			Tota	1
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
	\$	\$	\$	%
1958 - Dec 1959 - Jan Feb	382.3 381.6 380.8 385.0	18.6 25.0 25.5 26.4	400.9 406.6 406.3 411.4	+10.6 +14.3 +14.5 +12.5
1959 - Dec 1960 - Jan Feb	445.8 445.8 446.9 453.0	38.3 39.2 40.8 40.4	484.1 485.0 487.7 493.4	+20.8 +19.3 +20.0 +19.9

Note: See last page for footnotes.

6542-501-30

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods			Commerc	ial Goods	3
Month	Passenger	0.1	Tot	al al	Commer-		To	tal
T-PEEDAN-y-house-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-security-secu	Cars	Other	Amount	% Change Prev.Yr.		Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	All the state of t		Value	of Contr	acts Finan	nced		
1958 - Dec. 1959 - Jan. Feb.	40.7 37.1 44.0 56.3	19.4 11.4 13.3 13.4	60.1 18.5 57.3 69.7	- 2.3 -20.1 + 2.1 - 4.3	9.4 8.5 10.4 11.0	12.6 9.0 9.0 12.4	22.0 17.5 19.4 23.4	+22.0 + 3.6 +34.7 +25.8
1959 - Dec. 1960 - Jan. Feb. Far.	44.1 35.6 49.1 60.3	21.0 13.7 14.1 15.2	65.1 49.3 63.2 75.5	+ 8.3 + 1.6 +10.3 + 8.3	12.3 9.3 11.1 12.1	17.9 12.5 12.6 14.5	30.2 21.8 23.7 26.6	+37.3 +24.6 +22.2 +13.7
			В	alances Ou at mont	itstanding h-end			
1958 - Dec. 1959 - Jan. Feb. Nar.	587.7 571.9 567.9 567.1	180.5 172.3 171.9 174.2	768.2 744.2 739.8 741.3	-1.5 -2.9 -2.3 -1.8	111.5 109.0 106.7 108.8	145.9 146.0 143.7 146.3	257.4 255.0 250.4 255.1	-10.6 - 9.9 - 8.7 - 5.4
1959 - Dec. 1960 - Jan. Feb. Mar.	600.2 591.9 587.7 591.6	192.2 192.2 190.2 188.7	792.4 784.1 777.9 780.3	+ 3.2 + 5.4 + 5.2 + 5.3	124.7 124.3 125.0 125.7	218.2 217.9 220.1 223.4	342.9 342.2 345.1 349.1	+33.2 +34.2 +37.8 +36.8
				Repaym during				
1958 - Dec. 1959 - Jan. Feb. Mar.	59.9 52.9 48.0 57.1	11.4 19.6 13.7 11.1	71.3 72.5 61.7 68.2	-14.3 - 2.0 - 5.5 - 8.6	13.8 11.0 12.7 8.9	14.0 8.9 11.3 9.8	27.8 19.9 24.0 13.7	+24.7 - 8.7 + 4.8 -19.7
1959 - Dec. 1960 - Jan. Feb. Mar.	58.6 43.9 53.3 56.4	16.1 13.7 16.1 16.7	74.7 57.6 69.4 73.1	+ 4.8 -20.6 †12.5 + 7.2	11.5 9.7 10.4 11.4	13.7 12.8 10.4 11.2	25.2 22.5 20.8 32.6	- 9.4 +13.1 -13.3 +20.9

Lote: Wholesale financing by sales finance companies amounted to \$376.0 million in the first quarter of 1960 and balances outstanding at March 31, 1960, on wholesale financing were \$283.9 million.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Num	ber of Unit	ts	Amount	of Financing	g (\$°000)
Province	March 1959	March 1960	% Change Prev.Yr.	March 1959	March 1960	% Change Prev.Yr.
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	726 3,094 5,105 504 594 1,340 859	820 3,693 6,443 732 449 1,173 1,057	+12.9 +19.4 +26.2 +45.2 -24.4 -12.5 +23.1	1,557 7,522 12,042 1,197 1,373 3,234 2,164	1,667 3,563 14,959 1,729 1,034 2,762 2,491	+ 7.1 +13.8 +24.2 +44.4 -24.7 -14.6 +15.1
Canada	12,222	14,367	+17.6	29,089	33,205	+14.1
		N	ew Commerci	al Vehicle	8	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	139 502 644 88 107 361 155	161 550 694 72 99 267 188	+15.8 + 9.6 + 7.8 -18.2 - 7.5 -26.0 +21.3	399 1,600 2,061 276 403 1,290 558	525 1,762 2,488 328 297 1,190 712	+31.6 +10.1 +20.7 +18.8 -26.3 -7.8 +27.6
Canada	1,996	2,031	+ 1.8	5,587	7,302	+10.9
			Used Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,942 5,018 10,006 1,380 1,482 3,150 2,344	1,886 6,211 9,676 1,332 1,154 2,664 2,615	- 2.9 + 3.2 - 3.3 - 3.5 -22.1 -15.4 +11.6	1,681 6,224 10,509 1,428 1,419 3,223 2,652	1,629 6,423 10,670 1,480 1,147 2,807 2,906	- 3.1 + 3.2 + 1.5 + 3.6 -19.2 -12.9 + 9.6
Canada	26,322	25,538	- 3.0	27,136	27,062	- 0.3
		U	sed Commerc	ial Vehicl	es	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	352 663 898 147 212 622 437	317 693 896 166 242 551 521	- 9.9 + 4.5 - 0.2 +12.9 +14.2 -11.4 +19.2	286 788 1,201 179 251 939 819	275 849 1,217 290 278 826 1,055	- 3.8 + 7.7 + 1.3 +62.0 +10.8 -12.0 +28.8
Canada	3,331	3,386	+ 1.7	4,463	4,790	+ 7.3

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Tota	al
Date	c.s.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1958 - Oct Nov Dec 1959 - Jan Feb Mar	167.9 175.4 136.5 182.3 177.1	29.2 31.0 37.1 34.8 32.9 32.7	45.5 49.4 58.2 49.3 43.0 42.0	242.6 255.8 281.8 266.4 253.0 247.3	+ 6.7 + 7.9 + 7.7 + 7.9 + 7.6 + 7.0
1959 - Oct Nov Dec 1960 - Jan.(p) Feb.(p) Kar.(p)	155.2 162.5 172.3 169.2 163.6 159.5	60.2 65.6 78.4 77.8 77.0 78.6	49.9 53.1 63.8 57.0 48.6 45.6	265.3 281.2 314.5 304.0 289.2 283.7	+ 9.4 + 9.9 +11.6 +14.1 +14.3 +14.7

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (p) Preliminary
- (r) Revised

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

*

CREDIT STATISTICS
(Selected Holders)

April, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)
Total at month-end

	Selected I		Retail Dealers				Total	
Month	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	\$	\$	\$. %
1959 - Jan. Feb. Mar. Apr.	1,000.5 992.9 1,000.4 1,021.5	25°5 26.4	182.3 177.1 172.6 171.8	34.8 32.9 32.7 32.4	161.2	89.1	1,482.4	- 0.1
1960 - Jan. Feb. Mar. Apr.	1,134.8	40.8	169.2 163.6 159.2 158.7	77.8 77.0 78.7 82.8	164.4	39.9	1,673.7	+12.9

Note: For explanation of revision to Sales Finance Companies see page 4.

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

			Tota	1
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
	\$	\$	\$	%
1959 - Jan Feb Mar Apr	381.6 380.8 385.0 390.3	25.0 25.5 26.4 27.7	406.6 406.3 411.4 418.0	+14.3 +14.5 +12.5 +12.0
1960 - Jan Feb Har	445.3 446.9 453.0 463.5	39.2 40.8 40.4 41.7	485.0 487.7 493.4 505.2	+19.3 +20.0 +19.9 +20.9

Note: See page four for footnotes.

6542-501-40

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		Commercial Goods						
Month	Passenger		Tot	al	Commer-		To	tal			
	Cars	Other	Amount	% Change Prev.Yr.		Other	Amount	% Change Prev.Yr.			
	\$	\$	\$	%	\$	\$	\$	%			
		Value of Contracts Financed during month									
1959 - Jan. Feb. Mar. Apr.	37.3 44.4 56.6 71.1	11.6 13.6 13.7 15.6	48.9 58.0 70.3 86.7	-19.5 + 3.4 - 3.4 - 2.5	8.5 10.4 11.1 13.8	8.9 8.9 12.3 13.3	17.4 19.3 23.4 27.1	+ 2.6 +33.8 +25.3 +10.8			
1960 - Jan. Feb. Mar. Apr.	35.6 49.1 60.3 67.1	14.1 14.6 15.7 15.7	49.7 63.7 76.0 82.8	+ 1.6 + 9.8 + 8.1 - 4.5	9.3 11.1 12.1 13.3	12.1 12.2 14.1 16.8	21.4 23.3 26.2 30.1	+23.0 +20.7 +12.0 +11.1			
			В	alances On at mon	utstanding th-end	.					
1959 - Jan. Feb. Mar. Apr.	572.6 569.4 569.3 583.4	172.4 172.1 174.4 175.4	745.0 741.5 743.7 758.8	= 2.8 = 2.1 = 1.5 = 1.5	110.7 108.9 112.2 115.2	145.4 142.5 144.5 147.5	255.5 251.4 256.7 262.7	= 9.7 = 8.4 = 4.8 = 3.0			
1960 - Jan. Feb. Mar. Apr.	600.5 596.3 600.2 613.1	193.7 191.7 190.2 191.0	794.2 788.0 790.4 804.1	+ 6.6 + 6.3 + 6.3 + 6.0	136.2 137.0 137.8 141.7	207.7 209.8 212.9 218.4	343.9 346.8 350.7 360.1	+34.6 +37.9 +36.6 +37.1			
				Repays during							
1959 - Jan. Feb. Mar. Apr.	52.3 47.6 56.7 57.1	19.8 14.0 11.3 14.6	72.1 61.6 68.0 71.7	- 2.6 - 5.8 - 8.9 - 3.1	9.9 11.6 7.8 10.7	9.3 11.8 10.3 10.4	19.2 23.4 18.1 21.1	-12.0 + 2.0 -22.3 - 9.8			
1960 - Jan. Feb. Mar. Apr.	44.6 53.3 56.4 54.2	16.5 16.6 17.2 14.9	61.1 69.9 73.6 69.1	-15.3 +13.5 + 8.2 - 3.6	11.2 10.3 11.3 9.4	10.2 10.1 11.0 11.3	21.4 20.4 22.3 20.7	+11.5 -12.8 +23.2 - 1.9			

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

			sauds of de			
	Numb	er of Unit	S	Amount	of Financin	g (\$*000)
Province	April 1959	April 1960	% Change Prev.Yr.	April 1959	April 1960	% Change Prev.Yr.
			New Passer	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,100 4,333 6,383 649 749 1,680 1,131	1,157 4,521 6,625 646 704 1,399 1,088	+ 5.2 + 4.3 + 3.8 - 0.5 - 6.0 -16.7 - 3.8	2,300 10,474 14,804 1,526 1,696 4,104 2,801	2,434 10,469 15,391 1,563 1,572 3,303 2,546	+ 5.8 (6) + 4.0 + 2.4 - 7.3 -19.5 - 9.1
Canada	16,025	16,140	+ 0.7	37,705	37,278	~ 1.1
		Ne	ew Commerci	al Vehicle	8	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	189 522 667 108 149 367 197	233 525 757 93 114 377 195	+23.3 + 0.6 +13.5 -13.9 -23.5 + 2.7 - 1.0	689 1,682 2,182 523 532 1,348 749	738 1,605 3,405 471 340 1,313 711	+ 7.1 - 4.6 +56.0 - 9.9 - 36.1 - 2.6 - 5.1
Canada	2,199	2,294	+ 4.3	7,705	8,583	+11.4
			Used Pass	enger Cars		
Atlantia Provinces	2,839	2,278	-19.8	2,402	2,002	-16.7
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	8,195 11,835 1,612 1,884 3,546 3,065	6,864 10,228 1,586 1,568 3,204 2,665	-16.2 -13.6 -1.6 -16.8 -9.6 -13.1	8,258 12,342 1,692 1,709 3,621 3,381	6,875 11,190 1,776 1,613 3,352 2,970	-16.7 - 9.3 - 5.0 - 5.0 - 7.4 -12.2
Canada	32,976	28,393	-13.9	33,405	29,778	-10.9
		U	sed Commerc	ial Vehicl	.es	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	439 937 1,078 202 323 721 564	361 742 978 170 283 657 504	-17.8 -20.8 - 9.3 -15.8 -12.4 - 8.9 -10.6	367 1,242 1,478 251 291 1,076 1,353	330 881 1,274 265 313 949 681	-10.1 -29.1 -13.8 + 5.6 -11.8 -49.7
Canada	4,264	3,695	-13.3	6,058	4,693	=22.5

Accounts Receivable Held by Department Stores Total at month-end millions of dollars

Data	Instalment	Receivables	Charge	Tot	al
Date	C.S.A. 1 Other ²		Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1958 - Nov	175.4 186.5 182.3 177.1 172.6 171.8	31.0 37.1 34.8 32.9 32.7 32.4	49.4 58.2 49.3 43.0 42.0 42.9	255.8 281.8 266.4 253.0 247.3 247.1	+ 7.9 + 7.7 + 7.9 + 7.6 + 7.0 + 6.8
1959 - Nov	162.5 172.0 168.7 163.1 159.2 158.7	65.6 78.5 77.6 76.9 78.7 82.8	53.1 63.6 56.9 48.3 46.4 48.2	281.2 314.1 303.2 288.3 284.3 289.7	+ 9.9 +11.6 +14.1 +14.3 +14.7 +17.2

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (6) No change
- (p) Preliminary
- (r) Revised

In addition to the monthly estimates of sales financing done by sales finance companies, which appear regularly in this bulletin, there is a complete annual survey of all sales finance companies. The final 1959 results of this annual survey are now available and will soon be published in the report "Sales Financing 1959". All 1959 monthly figures on sales finance companies have been revised to this final annual total - for specified months on the prece pages and for the twelve months of 1959 on the following pages.

Instalment Credit Extended by Sales Finance Companies Revisions to 1959 Monthly Estimates of Paper Purchased

(dollar values in thousands)

			Motor Ve	ehicles	tion and the second		Other	Total
Month 1959	N	ew	Use	ed	Tota New +		Ounci	10041
	No. of Units	Value	No. of Units	Value	No. of Units	Value	Value	Value
			Consu	mer	Goods			ny atao ara-ara-ara-ara-ara-ara-ara-ara-ara-ara
January February March April May June July August September October November December	8,370 9,520 12,259 16,025 15,823 17,225 16,289 13,490 13,139 13,772 11,899 10,211	19,894 22,494 29,160 37,705 37,297 40,764 38,828 31,922 30,228 31,877 27,401 23,822	16,334 20,953 26,625 32,976 32,414 34,825 32,884 27,812 26,612 23,066 21,621 19,776	17,353 21,894 27,443 33,405 32,574 35,416 33,578 28,014 26,859 23,386 22,221 20,603	24,704 30,473 38,884 49,001 48,237 52,050 49,173 41,302 39,751 36,838 33,520 29,987	37,247 44,388 56,603 71,110 69,871 76,180 72,406 59,936 57,087 55,263 49,622 44,425	11,636 13,623 13,718 15,616 18,063 19,399 18,053 17,760 20,106 19,801 19,183 21,479	48,883 58,011 70,321 86,726 87,934 95,579 90,459 77,696 77,193 75,064 68,805 65,904
			ommer		Good			
January February March April May June July August September October November December	1,370 1,717 2,009 2,199 2,549 2,630 2,291 2,093 2,455 2,057 2,197 1,886	5,139 6,020 6,624 7,705 10,037 10,214 8,969 7,881 9,485 7,190 7,879 7,564	2,383 2,770 3,313 4,264 3,945 4,156 3,656 3,614 3,941 3,377 3,346 3,210	3,330 4,395 4,460 6,058 5,295 6,497 4,990 4,814 5,458 4,765 4,682 4,713	3,753 4,487 5,322 6,463 6,494 6,786 5,947 5,707 6,396 5,434 5,543 5,096	8,469 10,415 11,084 13,763 15,332 16,711 13,959 12,695 14,943 11,955 12,561 12,277	8,892 8,893 12,268 13,353 19,489 20,881 24,774 20,368 20,830 18,295 15,762 17,659	17,361 19,308 23,352 27,116 34,821 37,592 38,733 33,063 35,773 30,250 28,323 29,936
Total	25,453	94,707	41,975	59,457	67,428	154,164	201,464	355,628

Retail Instalment Credit Held by Sales Finance Companies Revisions to 1959 Monthly Estimates of Balances Outstanding

(in thousands of dollars)

1959	Cons	umer Good	S	Commer	cial Good	S	And the second s
(end of month)	Passenger CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	Total, All Goods
January	572,650	172,375	745,025	110,120	145,400	255,520	1,000,545
February	569,400	172,050	741,450	108,940	142,500	251,440	992,890
March	569,350	174,425	743,775	112,160	144,500	256,660	1,000,435
April	583,400	175,400	758,800	115,180	147,500	262,680	1,021,480
May	594,350	175,475	769,825	118,800	164,500	283,300	1,053,125
June	613,900	178,850	792,750	123,220	171,700	294,920	1,087,670
July	629,550	179,125	808,675	126,340	183,900	310,240	1,118,915
August	631,700	181,100	812,800	129,560	190,300	319,860	1,132,660
September .	632,050	185,075	817,125	132,380	198,500	330,880	1,148,005
October	632,300	187,350	819,650	134,800	202,000	336,800	1,156,450
November	627,350	188,225	815,575	136,220	202,900	339,120	1,154,695
December	609,525	196,102	805,627	138,132	205,803	343,935	1,149,562

Retail Instalment Credit Repaid to Sales Finance Companies

Revisions to 1959 Monthly Estimates of Repayments on

Retail Instalment Credit Extended

(in thousands of dollars)

	andronellis organization delle alles partir der 2001 des alles	Consumer	Goods	Commer	cial Goods	3	The state of the s
Month 1959	Passenger CarsNew and Used	Other	Total	Commercial Vehicles New and Used	Other	Total	Total, All Goods
January	52,264	19,808	72,072	9,868	9,353	19,221	91,293
February	47,638	13,948	61,586	11,595	11,793	23,388	.84,974
March'	56,653	11,343	67,996	7,864	10,268	18,132	86,128
April	57,060	14,641	71,701	10,743	10,353	21,096	92,797
May	58,921	17,988	76,909	11,712	2,489	14,201	91,110
June	56,630	16,024	72,654	12,291	13,681	25,972	98,626
July	56,756	17,778	74,534	10,839	12,574	23,413	97,947
August	57,786	15,785	73,571	9,475	13,968	23,443	97,014
September .	56,737	16,131	72,868	12,123	12,630	24,753	97,621
October	55,013	17,526	72,539	9,535	14,795	24,330	96,869
November	54,572	18,308	72,880	11,141	14,862	26,003	98,883
December	62,250	13,602	75,852	10,365	14,756	25,121	100,973
							Annual Control of the

Sales Finance Companies! Wholesale Instalment Credit Revisions to Quarterly Estimates of Paper Purchased

and Balances Outstanding

(in thousands of dollars)

Paper Purchased during quarter	Balances Outstanding end of quarter
359,716	259,904
417,952	253,895
234,255	167,917
295,013	196,821
378 , 453	284,117
	during quarter 359,716 417,952 234,255 295,013

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

Canada, Stanst

OTTAWA - CANADA

Published by Authority of the Hon, Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

May. 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars) Total at month-end

	Selected l		Retail Dealers				Total		
Month	Sales Finance Companies	Licensees Small Loans Act	-	Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	\$	\$	\$	- %	
1959 - Feb. Mar. Apr. May	1,000.4	25.5 26.4 27.7 29.2	177.1 172.6 171.8 172.2	32.9 32.7 32.4 33.6	161.2	89.1	1,482.4	- 0.1	
1960 - Feb. Mar. Apr. May	1,141.1	40.8 40.4 41.7 43.8	163.6 159.2 158.7 158.0	77.0 78.7 \$2.8 \$6.7	164.4	89.9	1,673.7	+12.9	

Cash Loans and Instalment Credit Held by Companies Licensed under the Small Loans Act3 (Estimated amounts outstanding, in millions of dollars) Total at month-end

			Total	
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
	\$	\$	\$	%
1959 - Feb Mar Apr May	380.8 385.0 390.3 395.5	25.5 26.4 27.7 29.2	406.3 411.4 418.0 424.7	+14.5 +12.5 +12.0 +12.4
Apr. Apr. Apr. May 6. 4. 1960	446.9 453.0 463.5 470.0	40.8 40.4 41.7 43.8	487.7 493.4 505.2 513.8	+20.0 +19.9 +20.9 +21.0

Note: See last page for footnotes.

6542-501-50

Industry and Merchandising Division,

The Queen's Printer and Controller of Stationery, Ottawa, 1960

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods		
Month	Passenger		Tota	al	Commer-		То	tal	
	Cars	Other	Amount	% Change Prev.Yr.	Cial Vehicles	Other	Amount	% Change Prev.Yr.	
	\$	\$	\$	%	\$	\$	\$	%	
			Value		acts Finan	ced			
1959 - Feb. Mar. Apr. May	44.4 56.6 71.1 69.9	13.6 13.7 15.6 18.0	58.0 70.3 86.7 87.9	+ 3.4 - 3.4 - 2.5 - 0.6	10.4 11.1 13.8 15.3	8.9 12.3 13.3 19.5	19.3 23.4 27.1 34.8	+33.8 +25.3 +10.8 +22.0	
1960 - Feb. Mar. Apr. May	49.1 60.3 67.1 75.5	14.6 15.7 15.7 18.5	63.7 76.0 82.8 94.0	+ 9.8 + 8.1 - 4.5 + 6.9	11.1 12.1 13.3 17.8	12.2 14.1 16.8 20.3	23.3 26.2 30.1 38.1	+20.7 +12.0 +11.1 + 9.5	
		Balances Outstanding at month-end							
L959 - Feb. Mar. Apr. May	569.4 569.3 583.4 594.3	172.1 174.4 175.4 175.5	741.5 743.7 758.8 769.8	- 2.1 - 1.5 - 1.5 - 1.9	108.9 112.2 115.2 118.8	142.5 144.5 147.5 164.5	251.4 256.7 262.7 283.3	- 8.4 - 4.8 - 3.0 + 2.0	
L960 - Feb. Mar. Apr.(r May	596.3 600.2) 613.3 632.5	191.7 190.2 191.0 193.1	788.0 790.4 804.3 825.6	+ 6.3 + 6.0 + 7.2	137.0 137.8 141.5 147.2	209.8 212.9 218.4 227.9	346.8 350.7 359.9 375.1	+37.9 +36.6 +37.0 +32.4	
					ments month				
1959 - Feb. Mar. Apr. May	47.6 56.7 57.1 58.9	14.0 11.3 14.6 18.0	61.6 68.0 71.7 76.9	- 5.8 - 8.9 - 3.1 + 4.3	11.6 7.8 10.7 11.7	11.8 10.3 10.4 2.5	23.4 18.1 21.1 14.2	+ 2.0 -22.3 - 9.8 -34.4	
1960 - Feb. Mar. Apr.(r May	53.3 56.4 54.0 56.3	16.6 17.2 14.9 16.4	69.9 73.6 68.9 72.7	+13.5 + 8.2 - 3.9 - 5.5	10.3 11.3 9.6 12.1	10.1 11.0 11.3 10.8	20.4 22.3 20.9 22.9	-12.8 +23.2 - 0.9 +61.3	

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Numb	er of Unit	.8	Amount	of Financing	(\$1000)			
Province	May 1959(1)	May 1960	% Change Prev.Yr.	May 1959(1)	May 1960	% Change Prev.Yr.			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,207 4,357 6,442 646 651 1,406 1,114	1,603 5,483 7,727 741 671 1,278 1,131	+32.8 +25.8 +19.9 +14.7 + 3.1 - 9.1 + 1.5	2,598 10,476 14,865 1,568 1,543 3,434 2,813	3,439 12,611 17,759 1,833 1,519 2,984 2,634	+32.4 +20.4 +19.5 +16.9 - 1.6 -13.1 - 6.4			
Canada	15,823	18,634	+17.8	37,297	42,779	+14.7			
		Ne	ew Commerci	al Vehicle	8				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	243 601 899 114 132 363 197	336 666 864 117 155 430 219	+38.3 +10.8 - 3.9 + 2.6 +17.4 +18.5 +11.2	803 2,132 3,737 507 521 1,400 937	1,306 2,422 3,475 576 638 1,822 1,172	+62.6 +13.6 - 7.0 +13.6 +22.5 +30.1 +25.1			
Canada	2,549	2,787	+ 9.3	10,037	11,411	+13.7			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵ Canada	2,866 8,658 11,507 1,619 1,643 3,224 2,897	2,845 8,348 11,445 1,656 1,594 3,051 2,822	- 0.7 - 3.6 - 0.5 + 2.3 - 3.0 - 5.4 - 2.6	2,450 8,653 11,945 1,700 1,577 3,096 3,153	2,541 8,409 12,071 1,862 1,503 3,110 3,245	+ 3.7 - 2.8 + 1.1 + 9.5 - 4.7 + 0.5 + 2.9			
vanaua	7,1-1		sed Commerc						
Atlantic Provinces	471	518	+10.0	408	498	+22.1			
Quebec	978 975 203 282 617 419	988 1,034 205 290 728 750	+1.0 + 6.1 + 1.0 + 2.8 +18.0 +79.0	1,182 1,368 350 267 995 725	1,296 1,371 427 323 1,324 1,162	+ 9.6 + 0.2 +22.0 +21.0 +33.1 +60.3			
Canada	3,945	4,513	+14.4	5,295	6,401	+20.9			

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Tota	al
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959 - Jan	182.3 177.1 172.6 171.8 172.2	34.8 32.9 32.7 32.4 33.6	49.3 43.0 42.0 42.9 43.8	266.4 253.0 247.3 247.1 249.6	+ 7.9 + 7.6 + 7.0 + 6.8 + 7.4
1960 - Jan	168.7 163.1 159.2 158.7 158.0	77.6 76.9 78.7 82.8 86.7	56.9 48.3 46.4 48.4 50.4	303.2 288.3 284.3 289.9 295.1	+14.1 +14.3 +14.7 +17.3 +18.2

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- (p) Preliminary
- (r) Revised

Doc

61-004

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

June, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected l		Retail Dealers				Total	
Month	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	\$	\$	\$. %
1959 - Mar. Apr. May June	1,000.4 1,021.5 1,053.1 1,087.7		172.6 171.8 172.2 171.4	32.7 32.4 33.6 34.0	161.2	89.1	1,482.4	- 0.1
1960 - Mar. Apr. May	1,141.1 1,164.2 1,200.7 1,334.1	40.4 41.7 43.8 45.6	159.2 158.7 158.0 158.0	78.7 82.8 86.7 89.5	164.4	89.9	1,673.7	+12.9

Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Total Instalment4 Cash Loans % Change Month Amount Large and Small Credit Prev.Yr. % \$ \$ \$ 1959 - Mar. 385.0 26.4 411.4 +12.5 Apr. 390.3 27.7 418.0 +12.0 May 395.5 29.2 424.7 +12.4 June 400.5 431.2 +12.3 30.7 1960 - Mar. 453.0 40.4 493.4 +19.9 Apr. 463.5 41.7 505.2 +20.9 43.8 +21.0 May 470.0 513.8

Note: See last page for footnotes.

479.3

6542-501-60

June

Industry and Merchandising Division,

45.6

+21.7

524.9

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods			
Month	Pagangor		Tot	al	Commer-		Total			
	Passenger Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.		
	\$	\$	\$	%	\$	\$	\$	%		
		Value of Contracts Financed during month								
1959 - Mar. Apr. May June	56.6 71.1 69.9 76.2	13.7 15.6 18.0 19.4	70.3 86.7 87.9 95.6	- 3.4 - 2.5 - 0.6 +13.1	11.1 13.8 15.3 16.7	12.3 13.3 19.5 20.9	23.4 27.1 34.8 37.6	+25.3 +10.8 +22.0 +51.2		
1960 - Mar. Apr. May June	60.3 67.1 75.5 75.8	15.7 15.7 18.5 18.7	76.0 82.8 94.0 94.5	+ 8.1 - 4.5 + 6.9 - 1.2	12.1 13.3 17.8 16.9	14.1 16.8 20.3 19.5	26.2 30.1 38.1 36.4	+12.0 +11.1 + 9.5 - 3.2		
		Balances Outstanding at month-end								
1959 - Mar. Apr. May June	569.3 583.4 594.3 613.9	174.4 175.4 175.5 178.9	743 • 7 758 • 8 769 • 8 792 • 8	- 1.5 - 1.5 - 1.9 - 0.5	112.2 115.2 118.8 123.2	144.5 147.5 164.5 171.7	256.7 262.7 283.3 294.9	- 4.8 - 3.0 + 2.0 + 5.5		
1960 - Mar. Apr.(r May June	600.2 613.3 632.5 650.2	190.2 191.0 193.1 192.3	790.4 804.3 825.6 842.5	+ 6.3 + 6.0 + 7.2 + 6.3	137.8 141.5 147.2 154.3	212.9 218.4 227.9 237.3	350.7 359.9 375.1 391.6	+36.6 +37.0 +32.4 +32.8		
				Repay during	ments month					
1959 - Mar. Apr. May June	56.7 57.1 58.9 56.6	11.3 14.6 18.0 16.0	68.0 71.7 76.9 72.6	- 8.9 - 3.1 + 4.3 - 0.5	7.8 10.7 11.7 12.3	10.3 10.4 2.5 13.7	18.1 21.1 14.2 26.0	-22.3 - 9.8 -34.4 +12.6		
1960 - Mar. Apr.(1 May June	56.4 54.0 56.3 58.1	17.2 14.9 16.4 19.5	73.6 68.9 72.7 77.6	+ 8.2 - 3.9 - 5.5 + 6.9	11.3 9.6 12.1 9.8	11.0 11.3 10.8 10.1	22.3 20.9 22.9 19.9	+23.2 - 0.9 +61.3 -23.5		

Note: Wholesale financing by sales finance companies amounted to \$422.9 million in the second quarter of 1960 and balances outstanding at June 30, 1960 on wholesale financing were \$270.1 million.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Numb	er of Unit	s	Amount	of Financin	g (\$1000)			
Province	June 1959	June 1960	% Change Prev.Yr.	June(1) 1959	June 1960	% Change Prev.Yr.			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,156 4,398 7,115 782 716 1,662 1,396	1,473 5,197 7,739 891 713 1,396 1,145	+27.4 +18.2 + 8.8 +13.9 - 0.4 -16.0 -18.0	2,532 10,636 16,631 1,741 1,710 4,036 3,478	3,186 11,949 17,530 2,100 1,611 3,354 2,744	+25.8 +12.3 + 5.4 +20.6 - 5.8 -16.9 -21.1			
Canada	17,225	18,554	+ 7.7	40,764	42,474	+ 4.2			
		Ne	ew Commerci	al Vehicle	S				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	269 578 891 113 135 388 256	326 611 789 118 118 394 217	+21.2 + 5.7 -11.4 + 4.4 -12.6 + 1.5 -15.2	864 2,078 3,602 528 518 1,568 1,056	1,159 2,532 3,320 586 433 1,758 1,345	+34.1 +21.8 - 7.8 +11.0 -16.4 +12.1 +27.4			
Canada	2,630	2,573	- 2.2	10,214	11,133	+ 9.0			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	2,980 8,512 12,700 1,755 1,947 3,693 3,238	2,942 8,065 11,762 2,056 1,744 3,436 2,665	- 1.3 - 5.3 - 7.4 +17.2 -10.4 - 7.0 -17.7	2,557 8,739 13,165 1,843 1,821 3,696 3,595	2,685 7,933 12,489 2,238 1,596 3,499 2,915	+ 5.0 - 9.2 - 5.1 +21.4 -12.4 - 5.3 -18.9			
Canada	34,825	32,670	- 6.2	35,416	33,355	- 5.8			
		U	sed Commerc	ial Vehicl	es				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	509 911 1,074 208 274 628 552	450 779 940 214 246 737 507	-11.6 -14.5 -12.5 + 2.9 -10.2 +17.4 - 8.2	484 1,098 1,482 452 330 1,367 1,284	511 981 1,283 391 309 1,256 1,026	+ 5.6 -10.7 -13.4 -13.5 - 6.4 - 8.1 -20.1			
Canada	4,156	3,873	- 6.8	6,497	5,757	-11.4			

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Tota	al
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959 - Jan	182.3 177.1 172.6 171.8 172.2 171.4	34.8 32.9 32.7 32.4 33.6 34.0	49.3 43.0 42.0 42.9 43.8 43.1	266.4 253.0 247.3 247.1 249.6 248.5	+ 7.9 + 7.6 + 7.0 + 6.8 + 7.4 + 7.7
1960 - Jan Feb Mar Apr May (p) June	168.7 163.1 159.2 158.7 158.0	77.6 76.9 78.7 82.8 86.7 89.5	56.9 48.3 46.4 48.4 50.4 48.6	303.2 288.3 284.3 289.9 295.1 296.1	+14.1 +14.3 +14.7 +17.3 +18.2 +19.2

Notes:

1. Conditional-sale agreements.

2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.

3. Includes affiliated companies engaged in making cash loans.

4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.

5. Includes Yukon and Northwest Territories.

- (p) Preliminary
- (r) Revised

CATALOGUE No. 61-004

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STITESTICS

(Selected Holders)

July, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected Financial Institutions			Retail		Total		
Month	Sales Finance Companies	Licensees Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	\$	\$	\$. %
1959-Apr. May June July	1,021.5 1,053.1 1,087.7 1,118.9	27.7 29.2 30.7 32.1	171.8 172.2 171.4 169.7	32.4 33.6 34.0 34.0	162.4	89.2	1,575.4	+ 2.5
1960-Apr. May(r) June(r) July	1,164.2 1,200.8 1,234.2 1,245.7	41.7 43.8 45.6 46.6	158.7 158.0 158.0 (6)	82.8 86.7 89.5 (6)	166.9	91.4	1,785.6	+13.3

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

		,	Total		
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.	
	\$	\$	\$	%	
1959 - Apr May June July	390.3 395.5 400.5 409.2	27.7 29.2 30.7 32.1	418.0 424.7 431.2 441.3	+12.0 +12.4 +12.3 +13.1	
1960 - Apr. May June July	463.5 470.0 479.3 485.1	41.7 43.8 45.6 46.6	505.2 513.8 524.9 531.7	+20.9 +21.0 +21.7 +20.5	

Note: See last page for footnotes.

6542-501-70

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		Commercial Goods				
Month			Tota	Total			Total		
	Passenger Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.	
	\$	\$	\$	%	\$	\$	\$	7.	
		Value of Contracts Financed during month							
1959-Apr. May June July	71.1 69.9 76.2 72.4	15.6 18.0 19.4 18.1	86.7 87.9 95.6 90.5	- 2.5 - 0.6 +13.1 + 1.2	13.8 15.3 16.7 13.9	13.3 19.5 20.9 24.8	27.1 34.8 37.6 38.7	+10.8 +22.0 +51.2 +56.7	
1960-Apr. May June July	67.1 75.5 75.8 64.6	15.7 18.5 18.7 17.8	\$2.8 94.0 94.5 82.4	- 4.5 + 6.9 - 1.2 - 9.0	13.3 17.8 16.9 12.4	16.8 20.3 19.5 19.0	30.1 38.1 36.4 31.4	+11.1 + 9.5 - 3.2 -18.9	
			В		utstanding th-end	5			
1959-Apr. May June July	583.4 594.3 613.9 629.6	175.4 175.5 178.9 179.1	758.8 769.8 792.8 808.7	- 1.5 - 1.9 - 0.5 + 0.5	115.2 118.8 123.2 126.3	147.5 164.5 171.7 183.9	262.7 283.3 294.9 310.2	- 3.0 + 2.0 + 5.5 +11.1	
1960-Apr. May(r) June(r) July	613.3 632.5 650.2 660.4	191.0 193.2 192.4 191.8	804.3 825.7 842.6 852.2	+ 6.0 + 7.2 + 6.3 + 5.4	141.5 147.2 154.3 155.6	218.4 227.9 237.3 237.9	359.9 375.1 391.6 393.5	+37.0 +32.4 +32.8 +26.9	
					ments month				
1959-Apr. May June July	57.1 58.9 56.6 56.7	14.6 18.0 16.0 17.8	71.7 76.9 72.6 74.5	- 3.1 + 4.3 - 0.5 - 8.6	10.7 11.7 12.3 10.8	10.4 2.5 13.7 12.6	21.1 14.2 26.0 23.4	- 9.8 -34.4 +12.6 - 6.8	
1960-Apr. May(r) June July	54.0 56.3 58.1 54.4	14.9 16.3 19.5 18.4	68.9 72.6 77.6 72.8	- 3.9 - 5.5 + 6.9 - 2.3	9.6 12.1 9.8 11.1	11.3 10.8 10.1 18.4	20.9 22.9 19.9 29.5	- 0.9 +61.3 -23.5 +26.1	

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Numb	er of Unit	S	Amount of Financing (\$'000)				
Province	July 1959	July 1960	% Change Prev.Yr.	July 1959	July 1960	% Change Prev.Yr.		
	New Passenger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,182 4,310 6,676 744 687 1,355 1,335	1,287 4,562 6,302 623 588 1,148 943	+ 8.9 + 5.8 - 5.6 -16.3 -14.4 -15.3 -29.4	2,607 10,412 15,764 1,797 1,601 3,307 3,340	2,694 10,398 14,172 1,473 1,303 2,690 2,221	+ 3.3 - 0.1 -10.1 -18.0 -18.6 -18.7 -33.5		
Canada	16,289	15,453	- 5.1	38,828	34,951	-10.0		
		Ne	w Commerci	al Vehicle	s			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	233 553 745 97 119 305 239	267 526 569 99 93 266 180	+14.6 -4.9 -23.6 + 2.1 -21.8 -12.8 -24.7	890 2,195 2,777 597 433 1,141 936	1,094 2,020 1,922 604 343 1,106 820	+22.9 - 8.0 -30.8 + 1.2 -20.8 - 3.1 -12.4		
Canada	2,291	2,000	-12.7	8,969	7,909	-11.8		
			Used Pass	enger Cars				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	2,764 8,124 12,293 1,610 1,815 3,280 2,998	2,601 7,377 10,314 1,972 1,486 2,662 2,474	- 5.9 - 9.2 -16.1 +22.5 -18.1 -18.8 -17.5	2,448 8,311 12,841 1,696 1,639 3,349 3,294	2,323 7,063 10,940 2,478 1,365 2,728 2,750	-5.1 -15.0 -14.8 +46.1 -16.7 -18.5 -16.5		
Canada) ~ g OOI4		sed Commerc			danie d		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	509 798 936 150 259 534 470	370 713 748 160 221 545 414	-27.3 -10.7 -20.1 + 6.7 -14.7 + 2.1 -11.9	499 999 1,275 205 272 912 828	321 890 1,010 338 337 840 791	-35.7 -10.9 -20.8 +64.9 +23.9 - 7.9 - 4.5		
Canada	3,656	3,171	-13.3	4,990	4,527	- 9.3		

Accounts Receivable Held by Department Stores Total at month-end

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	Instalment	Receivables	Charge	Total		
Date	c.s.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1959 - Feb Apr Apr June July	177.1 172.6 171.8 172.2 171.4 169.7	32.9 32.7 32.4 33.6 34.0 34.0	43.0 42.0 42.9 43.8 43.1 40.5	253.0 247.3 247.1 249.6 248.5 244.2	+ 7.6 + 7.0 + 6.8 + 7.4 + 7.7 + 8.0	
1960 - Feb Mar Apr May (r) June July	163.1 159.2 158.7 158.0 158.0 (6)	76.9 78.7 22.8 86.7 89.5 (6)	48.3 46.4 48.4 50.5 48.6 (6)	288.3 284.3 289.9 295.2 296.1 292.1	+14.3 +14.7 +17.3 +18.3 +19.2 +19.6	

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No. 61-004

Monthly

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

111

August, 1960

Retail Instalment Credit, by Holder

(Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected l			Retail	Dealers		Total	
Month	Sales Finance Companies	Licensees Small Loans Act	_	Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	\$	\$	\$	%
1959-May June July Aug.	1,053.1 1,087.7 1,118.9 1,132.7	29.2 30.7 32.1 33.2	172.2 171.4 169.7 156.8	33.6 34.0 34.0 46.4	162.4	89.2	1,575.4	+ 2.5
1960-May June July Aug.	1,200.8 1,234.2 1,245.7 1,250.0	43.8 45.6 46.6 47.4	158.0 158.0 (6) (6)	86.7 89.5 (6) (6)	166.9	91.4	1,785.6	+13.3

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

			Total	
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev.Yr.
	\$	\$	\$	%
1959 - May June July Aug	395.5 400.5 409.2 416.6	29.2 30.7 32.1 33.2	424.7 431.2 441.3 449.8	+12.4 +12.3 +13.1 +14.4
1960 - May June July	470.0 479.3 485.1 489.1	43.8 45.6 46.6 47.4	513.8 524.9 531.7 536.5	+21.0 +21.7 +20.5 +19.3

Note: See last page for footnotes.

6542-501-80

Industry and Merchandising Division,

The Queen's Printer and Controller of Stationery, Ottawa, 1960

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		Commercial Goods			
Month	Passenger		Tot	al	Commer- cial Other Vehicles		То	tal
	Cars	Other	Amount	% Change Prev.Yr.		Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value	of Contr	acts Finan	ced		
1959-May June July Aug.	69.9 76.2 72.4 59.9	18.0 19.4 18.1 17.8	87.9 95.6 90.5 77.7	- 0.6 +13.1 + 1.2 + 6.8	15.3 16.7 13.9 12.7	19.5 20.9 24.8 20.4	37.6 38.7	+22.0 +51.2 +56.7 +41.0
1960-May June July Aug.	75.5 75.8 64.6 61.0	18.5 18.7 17.8 17.5	94.0 94.5 82.4 78.5	+ 6.9 - 1.2 - 9.0 + 1.0	17.8 16.9 12.4 13.9	20.3 19.5 19.0 18.0	36.4 31.4	+ 9.5 - 3.2 -18.9 - 3.6
			В	alances O at mon	utstanding th-end			
1959-May June July Aug.	594.3 613.9 629.6 631.7	175.5 178.9 179.1 181.1	769.8 792.8 808.7 812.8	- 1.9 - 0.5 + 0.5 + 0.6	118.8 123.2 126.3 129.6	164.5 171.7 183.9 190.3	283.3 294.9 310.2 319.9	+ 2.0 + 5.5 +11.1 +15.3
1960-May June July Aug.	632.5 650.2 660.4 662.7	193.2 192.4 191.8 191.7	825.7 842.6 852.2 854.4	+ 7.2 + 6.3 + 5.4 + 5.1	147.2 154.3 155.6 156.4	227.9 237.3 237.9 239.2	391.6	+32.4 +32.8 +26.9 +23.7
				Repay	ments month			
1959-May June July Aug.	58.9 56.6 56.7 57.8	18.0 16.0 17.8 15.8	76.9 72.6 74.5 73.6	+ 4.3 - 0.5 - 8.6 + 6.3	11.7 12.3 10.8 9.5	2.5 13.7 12.6 13.9	26.0 23.4	-34.4 +12.6 - 6.8 - 7.2
1960-May June July Aug.	56.3 58.1 54.4 53.7	16.3 19.5 18.4 17.6	72.6 77.6 72.8 76.3	- 5.5 + 6.9 - 2.3 + 3.7	12.1 9.8 11.1 13.1	10.8 10.1 18.4 16.7	19.9	+61.3 -23.5 +26.1 +27.4

	Num	ber of Unit	S	Amount	of Financi	ng (\$°000)
Province	August 1959	August 1960	% Change Prev.Yr.	August 1959	August 1960	% Change Prev.Yr.
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,025 3,353 5,301 802 537 1,229 1,243	1,308 3,738 6,055 663 609 1,179 910	+27.6 +11.5 +11.2 -17.3 -13.4 - 4.1 -26.8	2,259 8,241 12,413 1,791 1,255 2,952 3,011	2,801 8,611 13,825 1,521 1,352 2,825 2,083	+24.0 + 4.5 +11.4 -15.1 + 7.7 - 4.3 -30.8
Canada	13,490	14,462	+ 7,2	31,722	33,018	+ 3.4
		284	w Commerci	al Vehicle	98	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	226 530 599 88 125 336 189	266 614 637 93 142 337 150	+17.7 +15.8 + 6.3 -5.7 +13.5 + 0.3 -16.4	672 1,891 2,235 424 430 1,457 769	1,037 2,329 2,463 341 435 1,424 815	+54.3 +23.2 +10.2 -19.6 + 0.5 - 2.3 + 6.0
Canada	2,093	2,237	+ 6.9	7,802	E 9 844	+12.2
		and the state of t	Used Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵ Canada	2,526 6,735 9,898 1,655 1,343 2,868 2,787	2,746 6,754 10,001 1,667 1,494 2,936 2,568 28,166	+ 8.7 + 0.3 + 1.0 + 0.7 +11.2 + 2.4 - 7.9 + 1.3	2,222 6,785 10,305 1,716 1,202 2,781 3,003	2,446 6,522 10,372 1,691 1,366 2,874 2,739 28,010	+10.1 - 3.9 + 0.6 - 1.5 +13.6 + 3.3 - 8.8
	STATE OF THE PROPERTY OF THE P	U	sed Commerc	ial Vehicl	Les	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	408 765 886 204 256 629 466	434 1,029 882 182 314 642 432	+ 6.4 +34.5 - 0.5 -10.8 +22.7 + 2.1 - 7.3	351 925 1,138 322 294 932 852	1,428 1,147 223 367 937 584	+17.9 +54.4 + 0.8 -30.7 +24.8 + 0.5 -31.5
Canada	3,614	3,915	+ 9,3	4,814	5,100	+ 5.9

Accounts Receivable Held by Department Stores Total at month-end millions of dollars

	133	TITIOUS OF C	OTTALS		
	Instalment H	Receivables	Charge	Tot	:al
Date	C.S.A. 1 Other ²		Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959 - Mar	172.6 171.8 172.2 171.4 169.7 156.8	32.7 32.4 33.6 34.0 34.0 46.4	42.0 42.9 43.8 43.1 40.5 40.3	247.3 247.1 249.6 248.5 244.2 243.5	+ 7.0 + 6.8 + 7.4 + 7.7 + 8.0 + 7.2
1960 - Mar	159.2 158.7 158.0 158.0 (6)	78.7 82.8 86.7 89.5 (6)	46.4 48.4 50.5 48.6 (6)	284.3 289.9 295.2 296.1 292.1	+14.7 +17.3 +18.3 +19.2 +19.6

Notes:

1. Conditional-sale agreements.

Aug.

2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.

(6)

293.7

+20.5

(6)

- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.

(6)

- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

Monthly

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

LIBRARY S Retail

CREDIT STATISTICS

(Selected Holders)

September, 1960

(Estimated amounts outstanding, in millions of dollars)
Total at month-end

British British (British - British British - British British - British British - British British British - British Bri	Selected Instit		A Second Conference of the Con	Retail	Dealers		Total	
Month	Sales Finance Companies	Licensees, Small Loans Act		tores Other	Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
	\$	\$	\$	\$	\$	\$	4	composition the stage of the standardistrees
1959-June July Aug. Sept.	1,087.7 1,118.9 1,132.7 1,148.0	30.7 32.1 33.2 34.3	171.4 169.7 156.8 152.9	34.0 34.0 46.4 55.3	162.4	89.2	1,575.4	+ 2.5
1960-June July Aug. Sept.	1,234.2 1,245.7 1,250.0 1,245.5	45.6 46.6 47.4 47.1	158.0 (6) (6) (6)	89.5 (6) (6) (6)	166.9	91.4	1,785.6	+13.3

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

	Cash Loans	Instalment ⁴	Tot	cal
Month	Large and Small	Credit	Amount	% Change Frev. Yr.
a .	\$	\$	\$	The state with the street street street street street
1959 - June July Aug Sept	400.5 409.2 416.6 422.2	30.7 32.1 33.2 34.3	431.2 441.3 449.8 456.5	+12.3 +13.1 +14.4 +16.4
1960 - June July Aug Sept	479.3 485.1 489.1 490.4	45.6 46.6 47.4 47.1	524.9 531.7 536.5 537.5	+21.7 +20.5 +19.3 +17.7

Note: See last page for footnotes.

6542-501-90

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods	
Month	Passenger		Total		Commer-		Total	
	Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$.	%	\$	\$	\$	%
			Value		acts Finan month	ced		
1959-June July Aug. Sept.	76.2 72.4 59.9 57.1	19.4 18.1 17.8 20.1	95.6 90.5 77.7 77.2	+13.1 + 1.2 + 6.8 +12.8	16.7 13.9 12.7 14.9	20.9 24.8 20.4 20.8	37.6 38.7 33.1 35.7	+51.2 +56.7 +41.0 +60.5
1960-June July Aug. Sept.	75.8 64.6 61.0 49.4	18.7 17.8 17.5 17.1	94.5 82.4 78.5 66.5	- 1.2 - 9.0 + 1.0 -13.9	16.9 12.4 13.9 13.1	19.5 19.0 18.0 15.9	36.4 31.4 31.9 29.0	- 3.2 -18.9 - 3.6 -18.8
			В	alances O at mon	utstanding th-end			
1959-June July Aug. Sept.	613.9 629.6 631.7 632.0	178.9 179.1 181.1 185.1	792.8 808.7 812.8 817.1	- 0.5 + 0.5 + 0.6 + 1.9	123.2 126.3 129.6 132.4	171.7 183.9 190.3 198.5	294.9 310.2 319.9 330.9	+ 5.5 +11.1 +15.3 +22.1
1960-June July(r) Aug.(r) Sept.	650.2 660.9 663.0 656.5	192.4 191.6 191.4 192.7	842.6 852.5 854.4 849.2	+ 6.3 + 5.4 + 5.1 + 3.9	154.3 155.2 156.2 156.8	237.3 238.0 239.4 239.5	391.6 393.2 395.6 396.3	+32.8 +26.8 +23.7 +19.8
				Repay during	ments month	,		
1959-June July Aug. Sept.	56.6 56.7 57.8 56.7	16.0 17.8 15.8 16.1	72.6 74.5 73.6 72.8	- 0.5 - 8.6 + 6.3 - 2.5	12.3 10.8 9.5 12.1	13.7 12.6 13.9 12.6	26.0 23.4 23.4 24.7	+12.6 - 6.8 - 7.2 -13.7
1960-June July(r) Aug.(r) Sept.	58.1 53.9 58.9 55.9	19.5 18.6 17.7 15.8	77.6 72.5 76.6 71.7	+ 6.9 - 2.7 + 4.1 - 1.5	9.8 11.5 12.9 12.5	10.1 18.3 16.6 15.8	19.9 29.8 29.5 28.3	-23.5 +27.4 +26.1 +14.6

Note: Wholesale financing by sales finance companies amounted to \$196.7 million in the third quarter of 1960 and balances outstanding at September 30, 1960 on wholesale financing were \$162.5 million.

	Num	ber of Unit	S	Amount	of Financing	g (\$¹000)			
Province	September 1959	September 1960	% Change Prev.Yr.	September 1959	September 1960	% Change Prev.Yr.			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	885 3,170 5,450 701 585 1,271 1,077	968 3,091 5,446 512 579 889 740	+ 9.4 - 2.5 - 0.1 -27.0 - 1.0 -30.1 -31.3	1,975 7,639 12,148 1,637 1,273 2,971 2,585	2,050 7,092 12,061 1,228 1,285 2,083 1,673	+ 3.8 - 7.2 - 0.7 -25.0 + 0.9 -29.9 -35.3			
Canada	13,139	12,225	- 7.0	30,228	27,472	- 9.1			
		Ne	w Commerci	al Vehicle	s				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	242 603 759 114 139 387 211	205 629 618 81 129 328 134	-15.3 + 4.3 -18.6 -28.9 - 7.2 -15.2 -36.5	765 2,270 3,017 487 560 1,430 956	734 2,449 2,360 386 397 1,268 890	- 4.1 + 7.9 -21.8 -20.7 -29.1 -11.3 - 6.9			
Canada	2,455	2,124	-13.5	9,485	8,484	-10.6			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵ Canada	2,305 5,726 10,050 1,511 1,424 2,854 2,742	2,068 5,563 7,872 1,419 1,291 2,372 1,996	-10.3 - 2.8 -21.7 - 6.1 - 9.3 -16.9 -27.2	2,017 5,789 10,331 1,520 1,344 2,887 2,971	1,822 5,192 7,959 1,391 1,212 2,265 2,074	- 9.7 -10.3 -23.0 - 8.5 - 9.8 -21.5 -30.2			
		Us	ed Commerc	ial Vehicl	es	1			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	462 837 994 206 280 643 519	351 846 799 172 259 580 395	-24.0 + 1.1 -19.6 -16.5 - 7.5 - 9.8 -23.9	398 1,018 1,586 280 311 1,081 784	310 1,238 1,110 166 249 836 662	-22.1 +21.6 -30.0 -40.7 -19.9 -22.7 -15.6			
Canada	3,941	3,402	-13.7	5,458	4,571	-16.3			

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Tota	a1
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959-Apr. May June July August Sept	171.8 172.2 171.4 169.7 156.8 152.9	32.4 33.6 34.0 34.0 46.4 55.3	42.9 43.8 43.1 40.5 40.3 46.2	247.1 249.6 248.5 244.2 243.5 254.4	+ 6.8 + 7.4 + 7.7 + 8.0 + 7.2 + 7.9
1960-Apr. May June July Aug. Sept.	158.7 158.0 158.0 (6) (6) (6)	82.8 86.7 89.5 (6) (6) (6)	48.4 50.5 48.6 (6) (6) (6)	289.9 295.2 296.1 292.1 293.7 304.7	+17.3 +18.3 +19.2 +19.6 +20.6 +20.6

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

61-004

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

UBRARY (Est

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(Selected Holders)

October, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

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		Finan cial utions		Retail	Dealers		Total		
Month	Sales Finance Companies	Licensees, Small Loans Act	Dept. S		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.	
Employment in the control of the con	the day of all the second of t	3 T T T T T T T T T T T T T T T T T T T	1	A R Wandon Aber and	. Documentary do the service of the	The manual of the second of th		- 2 d e va seculo re se escario	
1959-July Aug. Sept. Oct.	1,118.9 1,132.7 1,148.0 1,156.4	32.1 33.2 34.3 35.6	169.7 156.8 152.9 155.2	34.0 46.4 55.3 60.2	166.0	92.2	1,648.7	÷ 7.0	
1960-July Aug. Sept. Oct.	1,245.7 1,250.0 1,245.5 1,232.3	46.6 47.4 47.1 47.2	(6) (6) (6) (6)	(6) (6) (6) (6)	167.3	91.6	(6)	(6)	

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Istimated amounts outstanding, in millions of dollars)
Total at month-end

emblewesser, envermer so is lessed of is serverment in is	On the Tanana	Instalment ⁴	To	tal
Month	Cash Loans Large and Small	Credit	Amount	% Change Prev. Yr.
	ੂੰ ਦੂ	etja)	Ş	%
1959 - July Aug Sept Oct	409.2 416.6 422.2 429.4	32.1 33.2 34.3 35.6	441.3 449.8 456.5 465.0	+13.1 +14.4 +16.4 +19.2
1960 - July Aug Sept Oct	485.1 489.1 490.4 493.7	46.6 47.4 47.1 47.2	531.7 536.5 537.5 540.9	+20.5 +19.3 +17.7 +16.3

Note: See last page for footnotes.

Industry and Merchandising Division

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods	
Month	Passenger		Tot	a1	Commer-		То	tal
	Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value		acts Finan	ced		
1959-July Aug. Sept. Oct.	72.4 59.9 57.1 57.2	18.1 17.8 20.1 19.8	90.5 77.7 77.2 75.1	+ 1.2 + 6.8 +12.8 + 9.3	13.9 12.7 14.9 12.0	24.8 20.4 20.8 18.3	38.7 33.1 35.7 30.3	+56.7 +41.0 +60.5 +37.4
1960-July Aug. Sept. Oct.	54.6 61.0 49.4 47.0	17.5 17.1 18.0	02.4 78.5 65.5 65.0	- 9.0 + 1.0 -13.9 -12.4	12.4 13.9 13.1 10.9	19.0 18.0 15.9 16.6	31.4 31.9 29.0 27.5	-18.9 - 3.6 -18.8 - 9.2
			В	alances O at mon	utstanding th-end			
1959-July Aug. Sept. Oct.	629.6 631.7 632.0 632.3	179.1 181.1 185.1 187.3	808.7 812.8 817.1 819.6	+ 0.5 + 0.6 + 1.9 + 3.7	126.3 129.6 132.4 134.8	183.9 190.3 198.5 202.0	310.2 319.9 330.9 336.8	+11.1 +15.3 +22.1 +25.5
1960-July Aug. Sept. Cct.	660.9 663.0 656.5 6145.6	191.6 191.4 192.7 194.4	852.5 854.4 849.2 840.0	+ 5.4 + 5.1 + 3.9 + 2.5	155.2 156.2 156.8 154.8	238.0 239.4 239.5 237.5	393.2 395.6 396.3 392.3	+26.8 +23.7 +19.8 +16.5
				Repay				
1959-July Aug. Sept. Oct.	56.7 57.8 56.7 55.0	17.8 15.8 16.1 17.5	74.5 73.6 72.8 72.5	- 3.6 + 6.3 - 2.5 - 9.0	10.8 9.5 12.1 9.5	12.6 13.9 12.6 14.8	23 · 4 23 · 4 24 · 7 24 · 3	- 6.8 - 7.2 -13.7 - 8.9
1960-July Aug. Sept. Oct.	53.9 58.9 55.9 57.9	18.6 17.7 15.8 17.1	72.5 76.6 71.7 75.0	- 2.7 + 4.1 - 1.5 + 3.4	11.5 12.9 12.5 12.9	18.3 16.6 15.8 18.6	29.8 29.5 28.3 31.5	+27.4 +26.1 +14.6 +29.6

	Numb	er of Unit	8	Amount o	f Financing	(\$*000)
Province	October 1959	October 1960	% Change Prev.Yr.	October 1959	October 1960	% Change Prev.Yr.
			New Passer	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	873 3,320 6,051 614 604 1,197 1,113	923 3,273 4,970 538 594 917 720	+ 5.7 - 1.4 -17.9 -12.4 - 1.7 -23.4 -35.3	1,907 7,898 13,756 1,450 1,341 2,842 2,683	1,969 7,697 11,202 1,234 1,331 2,138 1,700	+ 3.3 - 2.5 -18.6 -14.9 - 0.7 -24.8 -36.6
Canada	13,772	11,935	-13.3	31,877	27,271	-14.4
		Ne	ew Commerci	al Vehicles	3	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	180 457 627 78 140 328 247	196 524 540 70 147 277	+ 6.9 +14.7 -13.9 -10.3 + 5.0 -15.5 -41.7	512 1,607 2,145 262 443 1,353 868	686 2,077 1,865 293 400 1,154 470	+34.0 +29.2 -13.1 +11.8 - 9.7 -14.7 -45.9
Canada	2,057	1,898	- 7.7	7,190	6,945	- 3.4
			Used Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,779 5,404 6,703 1,193 1,212 2,384 2,391	1,800 5,414 6,881 1,045 1,375 2,266 1,694	+ 1.2 + 0.2 -20.9 -12.4 +13.4 - 4.9 -29.2	1,554 5,440 9,014 1,251 1,087 2,384 2,656	1,613 5,119 6,926 1,051 1,197 2,114 1,698	+ 3.8 - 5.9 -23.2 -16.0 +10.1 -11.3 -36.1
Canada	23,066	20,475	-11.2	23,386	19,718	-15.7
		U	sed Commerc	ial Vehicl	es	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	371 716 860 165 268 545 452	314 759 710 144 223 516 375	-15.4 + 6.0 -17.4 -12.7 -16.8 - 5.3 -17.0	312 874 976 194 335 984 1,090	264 891 1,048 193 229 819 533	-15.4 + 1.9 + 7.4 - 0.5 -31.6 -16.8 -51.1
Canada	3,377	3,041	- 9.9	4,765	3,97	-16.5

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment I	Receivables	Charge	Tot	al
Date	c.s.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
June July August Dept	172.2 171.4 169.7 156.8 152.9 155.2	33.6 34.0 34.0 46.4 55.3 60.2	43.8 43.1 40.5 40.3 46.2 49.9	249.6 248.5 244.2 243.5 254.4 265.3	+ 7.4 + 7.7 + 8.0 + 7.2 + 7.9 + 9.4
June July August Sept	158.0 158.0 (6) (6) (6) (6)	86.7 89.5 (6) (6) (6) (6)	50.5 48.6 (6) (6) (6) (6)	295.2 296.1 292.1 293.7 304.7 313.5	+18.3 +19.2 +19.6 +20.6 +19.8 +18.2

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

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(DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

OTTAWA - CANADA

CREDIT STATISTICS

(Selected Holders)

November, 1960

Retail Instalment Credit, by Holder Estimated amounts outstanding, in millions of dollars)

Total at month-end

Selected Financial Institutions			The relationship of a Shaneship of	Retail	l Dealers	tude the tree merelevages	Total	
Month	Sales Finance Companies	Licensees, Small Loans Act		Stores Other ²	Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
	\$	Parameter and the same of the	\$	\$	i i	Ş	\$	%
1959-Aug. Sept. Oct. Nov.	1,132.7 1,148.0 1,156.4 1,154.7	33.2 34.3 35.6 37.0	156.8 152.9 155.2 162.5	46.4 55.3 60.2 65.6	166.0	92.2	1,648.7	+ 7.0
1960-Aug. Sept. Oct. Nov.	1,250.0 1,245.5 1,232.3 1,218.9	47.4 47.1 47.2 46.0	(6) (6) (6) (6)	(6) (6) (6) (6)	167.3	91.6	(6)	(6)

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

dendringenske met untversigen, den menne metroer untversigen.	Cash Loans	Instalment ⁴	To	tal
Month	Large and Small	Credit	Amount	% Change Prev. Yr.
	9	n)	i.	6,
1959 - Aug Sept Oct Nov	416.6 422.2 429.4 434.1	33.2 34.3 35.6 37.0	449.8 456.5 465.0 471.1	+14.4 +16.4 +19.2 +19.5
1960 - Aug Sept Oct Nov	489.1 490.4 493.7 494.5	47.4 47.1 47.2 46.0	536.5 537.5 540.9 540.5	+19.3 +17.7 +16.3 +14.7

Note: See last page for footnotes.

Industry and Merchandising Division

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods	
Month			Tota	a1	Commer-		То	tal
	Passenger Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	7.	\$	\$	\$	%
			Value		acts Finan	ced		
1959-Aug. Sept. Oct. Nov.	59.9 57.1 55.3 49.6	17.8 20.1 19.8 19.2	77.7 77.2 75.1 68.8	+ 6.8 +12.9 + 9.3 +16.6	12.7 14.9 12.0 12.5	20.4 20.8 18.3 15.8	33.1 35.7 30.3 28.3	+41.0 +60.5 +37.4 +26.4
1960-Aug. Sept. Oct. Nov.	61.0 49.4 47.0 47.1	17.5 17.1 18.8 19.9	78.5 66.5 65.8 67.0	+ 1.0 -13.9 -12.4 - 2.6	13.9 13.1 10.9 11.4	18.0 15.9 16.6 14.2	31.9 29.0 27.5 25.6	- 3.6 -18.8 - 9.2 - 9.5
			В		utstanding th-end	3		
1959-Aug. Sept. Oct. Nov.	631.7 632.0 632.3 627.4	181.1 185.1 187.3 188.2	812.8 817.1 819.6 815.6	+ 0.6 + 1.9 + 3.7 + 4.6	129.6 132.4 134.8 136.2	190.3 198.5 202.0 202.9	319.9 330.9 336.8 339.1	+15.3 +22.1 +26.5 +28.8
1960-Aug. Sept. Oct. Nov.	663.0 656.5 645.6 637.2	191.4 192.7 194.4 199.4	854.4 849.2 840.0 836.6	+ 5.1 + 3.9 + 2.5 + 2.6	156.2 156.8 154.8 150.8	239.4 239.5 237.5 231.5	395.6 396.3 392.3 382.3	+23.7 +19.8 +16.5 +12.7
·				~ v	ments month			
1959-Aug. Sept. Oct. Nov.	57 • 8 56 • 7 55 • 0 54 • 6	15.8 16.1 17.5 18.3	73.6 72.8 72.5 72.9	+ 6.3 - 2.5 - 9.0 + 4.0	9.5 12.1 9.5 11.1	13.9 12.6 14.8 14.9	23 • 4 24 • 7 24 • 3 26 • 0	- 7.2 -13.7 - 8.9 + 2.4
1960-Aug. Sept. Oct. Nov.	58.9 55.9 57.9 55.5	17.7 15.8 17.1 14.9	76.6 71.7 75.0 70.4	+ 4.1 - 1.5 + 3.4 - 3.4	12.9 12.5 12.9 15.4	16.6 15.8 18.6 20.2	29.5 28.3 31.5 35.6	+26.1 +14.6 +29.6 +36.9

	Numb	er of Unit	8	Amount	of Financing	g (\$¹000)				
Province	November 1959	November 1960	% Change Prev.Yr.	November 1959	November 1960	% Change Prev.Yr.				
		New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	790 2,763 5,255 453 463 1,117 1,058	870 3,480 5,143 501 527 912 755	+10.1 +26.0 - 2.1 +10.6 +13.8 -18.4 -28.6	1,699 6,653 11,842 1,077 1,062 2,598 2,470	1,873 8,221 11,880 1,339 1,169 2,128 1,711	+10.2 +23.6 + 0.3 +24.3 +10.1 -18.1 -30.7				
Canada	11,899	12,188	+ 2.4	27,401	28,321	+ 3 = 4				
		Ne	w Commerci	al Vehicle	es .					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	186 555 663 84 139 334 236	183 580 594 83 103 302 148	- 1.6 + 4.5 -10.4 - 1.2 -25.9 - 9.6 -37.3	568 2,037 2,176 321 490 1,358 929	577 2,314 1,704 333 359 1,091 642	+ 1.6 +13.6 -21.7 + 3.7 -26.7 -19.7 -30.9				
Canada	2,197	1,993	- 9.3	7,879	7,020	-10.9				
			Used Pass	enger Cara	3					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,915 4,820 8,457 1,064 1,165 2,219 1,981	1,684 4,904 6,606 1,004 1,353 2,150 1,725	-12.1 + 1.7 -21.9 - 5.6 +16.1 - 3.1 -12.9	1,684 4,929 8,959 1,126 1,099 2,232 2,192	1,515 4,635 6,609 999 1,116 2,071 1,865	-10.0 -6.0 -26.2 -11.3 +1.5 -7.2 -14.9				
Canada	21,621	19,426	-10.2	22,221	18,810	-15.4				
		Us	sed Commerc	cial Vehic	les					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	388 734 815 166 251 513 479	342 741 645 165 231 580 339	-11.9 + 1.0 -20.9 - 0.6 - 8.0 +13.1 -29.2	326 985 1,103 313 240 859 856	321 1,254 859 369 256 797 571	- 1.5 +27.3 -22.1 +17.9 + 6.7 - 7.2 -33.3				
Canada	3,346	3,043	- 9.1	4,682	4,427	- 5.4				

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Tota	al
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959-June July August Sept Oct Nov	171.4 169.7 156.8 152.9 155.2 162.5	34.0 34.0 46.4 55.3 60.2 65.6	43.1 40.5 40.3 46.2 49.9 53.1	248.5 244.2 243.5 254.4 265.3 281.2	+ 7.7 + 8.0 + 7.2 + 7.9 + 9.4 + 9.9
1960-June July August(r) Sept.(r) Oct.(r) Nov.	158.0 (6) (6) (6) (6) (6)	89.5 (6) (6) (6) (6) (6)	48.6 (6) (6) (6) (6) (6)	296.1 292.1 293.8 304.6 313.3 327.7	+19.2 +19.6 +20.7 +19.7 +18.1 +16.5

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

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CALDIT STATE OF US

(Selected Holders)

December, 1960

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected Financial Institutions			Retail Dealers				Total	
Month	Finance	/3 mm	7		Furniture, Appliance Stores		Amount	% Change Frev. Yr.	
本件の間では関係の関係できます。 できていますがないます。 できていますが、必要がある。		American de la marco del la marco de la marco de la	Manual State of Participation No. 184	and the second part of the	Cap do no del majo nato de de hay universidad.			1-	
1959-Sept. Oct. Nov. Dec.	1,148.0 1,156.4 1,154.7 1,149.5	34.3 35.6 37.0 38.3	152.9 155.2 152.5 172.0	55.3 50.2 65.5 70.5	166.0	92.2	1,648.7	+ 7.0	
1960-Sept. Oct. Nov.(r) Dec.	1,245.5 1,232.3 1,218.9 1,204.6	47.1 47.2 46.3 45.9	(6) (6) (6)	(6) (6) (6) (3)	167.3	91.6	(6)	(5)	

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

	Cash Loans	Instalment/	Ţ	lotal .
Month	Large and Small	Credit	lnount	% Change Frev. Yr.
		u'	7	, and the second
1959 - Sept Oct Nov	422.2 429.4 434.1 445.8	34.3 35.6 37.0 30.3	456.5 465.0 471.1 484.1	+16.4 +19.2 +19.5 +20.8
1960 - Sept Oct Nov.(r) . Dec	490.4 493.7 494.1 503.5	47.1 47.2 46.3 45.9	537.5 540.9 540.4 549.4	+17.7 +16.3 +14.7 +13.5

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-120

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods	
Month	Pagangan		Tot	al	Commer-		To	tal
	Passenger Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value	of Contr	acts Finan	ced		
1959-Sept. Oct. Nov. Dec.	57.1 55.3 49.6 44.4	20.1 19.8 19.2 21.5	77.2 75.1 68.8 65.9	+12.8 + 9.3 +16.6 + 9.6	14.9 12.0 12.5 12.3	20.8 18.3 15.8 17.6	35.7 30.3 28.3 29.9	+60.5 +37.4 +26.4 +36.3
1960-Sept. Oct. Nov. Dec.	49 • 4 47 • 0 47 • 1 42 • 2	17.1 18.8 19.9 19.2	66.5 65.8 67.0 61.4	-13.9 -12.4 - 2.6 - 6.8	13.1 10.9 11.4 11.0	15.9 16.6 14.2 15.9	29.0 27.5 25.6 26.9	-18.8 - 9.2 - 9.5 -10.0
			В		utstanding th-end	3		
1959-Sept. Oct. Nov. Dec.	632.0 632.3 627.4 609.5	185.1 187.3 188.2 196.1	\$17.1 \$19.6 \$15.6 \$05.6	+ 1.9 + 3.7 + 4.6 + 4.9	132./ ₄ 134.8 136.2 138.1	198.5 202.0 202.9 205.8	330.9 336.8 339.1 343.9	+22.1 +26.5 +28.8 +33.6
1960-Sept. Oct. Nov. Dec.	656.5 645.6 637.2 625.4	192.7 194.4 199.4 200.0	849.2 840.0 836.6 825.4	+ 3.9 + 2.5 + 2.6 + 2.5	156.8 154.8 150.8 148.9	239.5 237.5 231.5 230.3	396.3 392.3 382.3 379.2	+19.8 +16.5 +12.7 +10.3
					ments month			
1959-Sept. Oct. Nov. Dec.	56.7 55.0 54.6 62.3	16.1 17.5 18.3 13.6	72.8 72.5 72.9 75.9	- 2.5 - 9.0 + 4.0 + 6.3	12.1 9.5 11.1 10.4	12.6 14.8 14.9 14.7	24.7 24.3 26.0 25.1	-13.7 - 8.9 + 2.4 - 9.6
1960-Sept. Oct. Nov. Dec.	55.9 57.9 55.5 54.0	15.8 17.1 14.9 18.6	71.7 75.0 70.4 72.6	- 1.5 + 3.4 - 3.4 - 4.3	12.5 12.9 15.4 12.9	15.8 18.6 20.2 17.1	28.3 31.5 35.6 30.0	+14.6 +29.6 +36.9 +19.5

Note: Wholesale financing by sales finance companies amounted to 403.8 million in the fourth quarter of 1960 and balances outstanding at December 31, 1960 on wholesale financing were \$233.5 million.

	37 1		_	A	of Pinensia	~ (\$1000)			
Province		er of Unit			of Financin	T			
	De ce mber	De ce mber 1960	% Change Prev.Yr.	December 1959	December 1960	% Change Prev.Yr.			
	New Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	739 2,064 4,457 468 423 1,077 983	720 2,811 4,592 482 435 956 692	- 2.6 +36.2 + 3.0 + 3.0 + 2.8 -11.2 -29.6	1,589 5,067 10,168 1,098 951 2,618 2,331	1,560 6,794 10,636 1,250 987 2,077 1,609	- 1.8 +34.1 + 4.6 +13.8 + 3.8 -20.7 -31.0			
Canada	10,211	10,688	+ 4.7	23,822	24,913	+ 4.6			
		Ne	ew Commerci	al Vehicle	S				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	168 450 574 88 109 300 197	153 493 485 90 114 251 148	- 8.9 +10.0 -15.5 + 2.3 + 4.6 -16.3 -24.9	522 1,631 2,145 375 356 1,414 1,121	511 2,223 1,580 436 344 894 681	- 2.1 +36.3 -26.3 +16.3 - 3.4 -36.8 -39.3			
Canada	1,886	1,734	- 8.1	7,564	6,669	-111.8			
			Used Pass	enger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,933 4,021 7,320 981 1,155 2,370 1,996	1,410 4,332 6,044 811 971 1,712 1,469	-27.1 + 7.7 -17.4 -17.3 -15.9 -27.8 -26.4	1,713 4,227 7,796 1,040 1,151 2,385 2,291	1,297 4,569 6,277 852 930 1,708 1,608	-24.3 + 8.1 -19.5 -13.1 -19.2 -28.4 -29.8			
Canada	19,776	16,749	-15.3	20,603	17,241	-16.3			
		U	sed Commerc	ial Vehicl	Les				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	390 697 734 144 225 600 420	272 661 619 145 166 471 272	-30.3 - 5.2 -15.7 + 0.7 -26.2 -21.5 -35.2	380 932 1,172 156 250 978 845	270 1,177 957 259 183 842 602	-28.9 +12.6 -18.3 +66.0 -26.8 -13.9 -28.8			
Canada	3,210	2,606	-18.8	4,713	4,290	- 9.0			

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1959-July August Sept Oct Nov	169.7 156.8 152.9 155.2 162.5 172.0	34.0 46.4 55.3 60.2 65.6 78.5	40.5 40.3 46.2 49.9 53.1 63.6	244.2 243.5 254.4 265.3 281.2 314.1	+ 8.0 + 7.2 + 7.9 + 9.4 + 9.9 +11.5	
August Sept Oct Nov	(6) (6) (6) (6) (6)	(6) (6) (6) (6) (6)	(6) (6) (6) (6) (6)	292.1 293.8 304.6 313.3 327.7 364.1	+19.6 +20.7 +19.7 +18.1 +16.5 +15.9	

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

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CREDIT STATISTICS

(Selected Holders)

January, 1961

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

	Selected Instit	Financial utions	purpose the control of the control o	Retail Dealers			Total	
Month	Sales Finance Companies	Licensees, Small Loans Act	Dept. S	tores 2 Other	Furniture, Appliance Stores	Other	Amount	S Change Prev. Yr.
	Ŷ	e, H)	.)	.4	14	16"		%
1959-Oct. Nov. Dec. 1960-Jan.	1,156.4 1,154.7 1,149.5 1,138.1	35.6 37.0 38.3 39.2	155.2 162.5 172.0 169.2	60.2 65.6 78.5 77.8	172.9	100.4	1,711.6	+11.6
1960-Oct. Nov. Dec. 1961-Jan.	1,232.3 1,218.9 1,204.6 1,184.2	47.2 46.3 45.9 44.1	(6) (6) (6) (6)	(6) (6) (6) (6)	173.1	97.6	(6)	(6)

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

).	Tot	cal
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev. Yr.
	\$.	\$	\$	%
1959 - Oct Nov Dec 1960 - Jan	429 • 4 434 • 1 445 • 8 445 • 8	35.6 37.0 38.3 39.2	465.0 471.1 484.1 485.0	+19.2 +19.5 +20.8 +19.3
1960 - Oct Nov Dec 1961 - Jan	493.7 494.1 503.5 500.2	47.2 46.3 45.9 44.1	540.9 540.4 549.4 544.3	+16.3 +14.7 +13.5 +12.2

Note: See last page for footnotes.

Industry and Merchandising Division

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods	
Month	Passenger		Tot	al	Commer-		To	tal
	Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
			Value	of Contr	acts Finar	ced		,
1959-Oct. Nov. Dec. 1960-Jan.	55.3 49.6 44.4 35.6	19.8 19.2 21.5 14.1	75.1 68.8 65.9 49.7	+ 9.3 +16.6 + 9.6 + 1.6	12.0 12.5 12.3 9.3	18.3 15.8 17.6 12.1	30.3 28.3 29.9 21.4	+37.4 +26.4 +36.3 +23.0
1960-Oct. Nov. Dec. 1961-Jan.	47.0 47.1 42.2 36.7	18.8 19.9 19.2 14.1	65.8 67.0 61.4 50.8	-12.4 - 2.6 - 6.8 + 2.2	10.9 11.4 11.0 9.3	16.6 14.2 15.9 13.1	27.5 25.6 26.9 22.4	- 9.2 - 9.5 -10.0 + 4.7
			В	alances O	utstanding th-end			
1959-Oct. Nov. Dec. 1960-Jan.	632.3 627.4 609.5 600.5	187.3 188.2 196.1 193.7	819.6 \$15.6 805.6 794.2	+ 3.7 + 4.6 + 4.9 + 6.6	134.8 136.2 138.1 136.2	202.0 202.9 205.8 207.7	336.8 339.1 343.9 343.9	+26.5 +28.8 +33.6 +34.6
1960-Oct. Nov. Dec. 1961-Jan.	645.6 637.2 625.4 609.0	194.4 199.4 200.0 199.2	840.0 836.6 825.4 808.2	+ 2.5 + 2.6 + 2.5 + 1.8	154.8 150.8 148.9 147.3	237.5 231.5 230.3 228.7	392.3 382.3 379.2 376.0	+16.5 +12.7 +10.3 + 9.3
				Repays during				
1959-Oct. Nov. Dec. 1960-Jan.	55.0 54.6 62.3 44.6	17.5 18.3 13.6 16.5	72.5 72.9 75.9 61.1	- 9.0 + 4.0 + 6.3 -15.3	9.5 11.1 10.4 11.2	14.8 14.9 14.7 10.2	24.3 26.0 25.1 21.4	- 8.9 + 2.4 - 9.6 +11.5
1960-Oct. Nov. Dec. 1961-Jan.	57.9 55.5 54.0 53.1	17.1 14.9 18.6 14.9	75.0 70.4 72.6 68.0	+ 3.4 - 3.4 - 4.3 +11.3	12.9 15.4 12.9 10.9	18.6 20.2 17.1 14.7	31.5 35.6 30.0 25.6	+29.6 +36.9 +19.5 +19.6

	Numi	ber of Unit	S	Amount o	of Financin	g (\$1000)
Province	January 1960	January 1961	% Change Prev.Yr.	January 1960	January 1961	% Change Prev.Yr.
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	438 1,765 3,663 354 306 829 731	532 2,144 3,536 599 345 896 493	+21.5 +21.5 - 3.5 +69.2 +12.7 + 8.1 -32.6	956 4,283 8,618 868 683 1,897 1,723	1,183 5,215 8,519 1,479 842 1,879 1,168	+23.7 +21.8 - 1.1 +70.4 +23.3 - 0.9 -32.2
Canada	g , 086	8,545	+ 5.7	19,028	20,285	+ 6.6
		Ne	ew Commerci	al Vehicle		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	118 341 457 52 69 197 150	152 477 411 56 74 234 104	+26.8 +39.9 -10.1 + 7.7 + 7.2 +18.8 -30.7	343 1,235 1,656 1,656 1,656	528 	+53.9 +65.9 - 7.5 +22.8 -21.9 - 7.5 -29.2
Canada	1,384	1,508	+ 9.0	5,420	5,935	+10.4
			Used Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,030 3,055 6,030 740 749 1,790 1,722	1,062 3,424 5,924 1,231 792 1,834 1,451	+ 3.1 +12.1 - 1.8 +66.4 + 5.7 + 2.5 -15.7	925 3,377 6,305 874 752 1,866 1,927	1,019 3,495 6,377 1,369 755 1,795 1,620	+10.2 ÷ 3.5 - 6.3 +56.6 + 0.4 - 3.8 -15.9
Canada	15,116	15,718	+ 4.0	16,526	16,430	- 0.6
		U	sed Commerc	cial Vehicl	es	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	200 453 569 146 156 412 356	188 532 515 112 161 383 260	- 6.0 +17.4 - 9.5 -23.3 + 3.2 - 7.0 -27.0	175 621 832 382 171 788 874	188 775 766 228 196 692 475	+ 7.4 +24.8 - 7.9 -40.3 +14.6 -12.2 -45.7
Canada	2,292	2,151	- 6.2	3,843	3,320	-13.6

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1959-August Sept Oct Nov Dec	156.8 152.9 155.2 162.5 172.0 168.7	46.4 55.3 60.2 65.6 78.5 77.6	40.3 46.2 49.9 53.1 63.6 56.9	243.5 254.4 265.3 281.2 314.1 303.2	+ 7.2 + 7.9 + 9.4 + 9.9 +11.5 +13.8	
1960-August Sept Oct Nov Dec	(6) (6) (6) (6) (6)	(6) (6) (6) (6) (6)	(6) (6) (6) (6) (6) (6)	293.8 304.6 313.3 327.7 364.1 350.3	+20.7 +19.7 +18.1 +16.5 +15.9 +15.5	

Notes:

- 1. Conditional-sale agreements.
- 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

61-004

Monthly

Price: 21.00 a year

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of tollers)

Total at month-end

damelyacontypic plays action with a residence by a conjugated to the extension of the conjugated to th	Selected Instit		The second secon	Retail	Dealers	e erregi — alle folklikussallas valt tratificussallas er	Total		
Month	Sales Finance Companies	Licensees, Small Loans Act	Dept. S C.S.A.	2 Appliance		Other	Amount	% Change Prev. Yr.	
BARKE, URANIES HER TORKEN BETTER GENERALISM HER TEN	Designation of the second of	\$	\$			i i	A S	(2)	
1959-Nov. Dec. 1960-Jan. Feb.	1,154.7 1,149.5 1,138.1 1,134.8	37.0 38.3 39.2 40.8	162.5 172.0 168.7 163.1	65.6 78.5 77.6 76.9	172.9	100.4	1,711.6	+11.6	
1960-Nov. Dec. 1961-Jan. Feb.	1,218.9 1,204.6 1,184.2 1,165.3	46.3 45.9 44.1 42.9	(6) (6) (6) (6)	(6) (6) (6) (6)	173.1	97.6	(6)	(6)	

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

general communication of the control),	Tot	al
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev. Yr.
general control of the control of th	\$	\$	Ŷ	C1 /0
1959 - Nov Dec 1960 - Jan Feb	434.1 445.8 445.8 446.9	37.0 38.3 39.2 40.8	471.1 484.1 485.0 487.7	+19.5 +20.8 +19.3 +20.0
1960 - Nov Dec 1961 - Jan Feb	494.1 503.5 500.2 500.4	46.3 45.9 44.1 42.9	540 • 4 549 • 4 544 • 3 543 • 3	+14.7 +13.5 +12.2 +11.4

Note: See last page for footnotes.

Industry and Merchandising Division

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		C	ommerci	al Goods				
Month	Passenger		Tot	al	Commer-		To	tal			
	Cars	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.			
	\$	\$	\$	%	\$	\$	\$ 9	7.			
		Value of Contracts Financed during month									
1959-Nov. Dec. 1960-Jan. Feb.	49.6 44.4 35.6 49.1	19.2 21.5 14.1 14.6	68.8 65.9 49.7 63.7	+16.6 + 9.6 + 1.6 + 9.8	12.5 12.3 9.3 11.1	15.8 17.6 12.1 12.2	28.3 29.9 21.4 23.3	+26.4 +36.3 +23.0 +20.7			
1960-Nov. Dec. 1961-Jan.(r) Feb.	47.1 42.2 36.7 40.7	19.9 19.2 14.0 12.9	67.0 61.4 50.7 53.6	- 2.6 - 6.8 + 2.0 -15.9	11.4 11.0 9.3 8.2	14.2 15.9 13.7 11.6	25.6 26.9 23.0 19.8	- 9.5 -10.0 + 7.5 -15.0			
			В	alances O at mon	utstanding th-end						
1959-Nov. Dec. 1960-Jan. Feb.	627.4 609.5 600.5 596.3	188.2 196.1 193.7 191.7	815.6 805.6 794.2 788.0	+ 4.6 + 4.9 + 6.6 + 6.3	136.2 138.1 136.2 137.0	202.9 205.8 207.7 209.8	339.1 343.9 343.9 346.8	+28.8 +33.6 +34.6 +37.9			
1960-Nov. Dec. 1961-Jan. Feb.	637.2 625.4 609.0 598.1	199.4 200.0 199.2 195.8	836.6 825.4 808.2 793.9	+ 2.6 + 2.5 + 1.8 + 0.7	150.8 148.9 147.3 145.1	231.5 230.3 228.7 226.3	382.3 379.2 376.0 371.4	+12.7 +10.3 + 9.3 + 7.1			
·				Repay:							
1959-Nov. Dec. 1960-Jan. Feb.	54.6 62.3 44.6 53.3	18.3 13.6 16.5 16.6	72.9 75.9 61.1 69.9	+ 4.0 + 6.3 -15.3 +13.5	11.1 10.4 11.2 10.3	14.9 14.7 10.2 10.1	26.0 25.1 21.4 20.4	+ 2.4 - 9.6 +11.5 -12.8			
1960-Nov. Dec. 1961-Jan.(r) Feb.	55.5 54.0 53.1 51.6	14.9 18.6 14.8 16.3	70.4 72.6 67.9 67.9	- 3.4 - 4.3 +11.1 - 2.9	15.4 12.9 10.9 10.4	20.2 17.1 15.3 14.0	35.6 30.0 26.2 24.4	+36.9 +19.5 +22.4 +19.6			

			sailes of e			
	Numb	er of Unit	8	Amount	of Financing	(\$1000)
Province	February 1960	February 1961	% Change Prev.Yr.	February 1960	February 1961	% Change Prev.Yr.
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	593 2,631 5,230 503 339 1,010 919	602 2,779 3,985 426 309 666 515	+ 1.5 + 5.6 -23.8 -15.3 - 8.8 -34.1 -44.0	1,304 6,307 12,304 1,173 796 2,458 2,205	1,319 6,695 9,471 1,079 725 1,641 1,241	+ 1.2 + 6.2 -23.0 - 8.0 - 8.9 -33.2 -43.7
Canada	11,225	9,282	-17.3	26,547	22,171	-16.5
S		Ne	w Commerci	al Vehicle	8	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	140 418 604 56 68 286 158	155 463 396 53 57 178 105	+10.7 +10.8 -34.4 - 5.4 -16.2 -37.8 -33.5	454 1,832 2,149 260 257 1,229 781	495 1,982 1,254 207 170 596 420	+ 9.0 + 8.2 -41.6 -20.4 -33.9 -51.5 -46.2
Canada	1,730	1,407	-18.7	6,962	5,124	-26.4
			Used Pass	senger Care		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,454 4,611 8,005 1,090 1,044 2,418 2,257	1,202 4,977 6,470 914 830 1,887 1,577	-17.3 + 7.9 -19.2 -16.1 -20.5 -22.0 -30.1	1,273 4,900 8,910 1,292 1,050 2,536 2,557	1,133 5,113 6,912 965 793 1,884 1,776	-11.0 + 4.3 -22.4 -25.3 -24.5 -25.7 -30.5
Canada	20,879	17,857	-14.5	22,518	18,576	-17.5
		Us	sed Commerc	cial Vehic	Les	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	258 539 723 115 207 520 425	199 517 596 79 123 380 316	-22.9 - 4.1 -17.6 -31.3 -40.6 -26.9 -25.6	305 746 990 133 208 871 836	199 750 868 172 129 431 520	-34.8 + 0.5 -12.3 +29.3 -38.0 -50.5 -37.8
Canada	2,787	2,210	-20.7	4,089	3,069	-24.9

Accounts Receivable Held by Department Stores Total at month-end

millions of dollars

	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1959-Sept	152.9 155.2 162.5 172.0 168.7 163.1	55.3 60.2 65.6 78.5 77.6 76.9	46.2 49.9 53.1 63.6 56.9 48.3	254.4 265.3 281.2 314.1 303.2 288.3	+ 7.9 + 9.4 + 9.9 +11.5 +13.8 +14.0	
1960-Sept	(6) (6) (6) (6) (6) (6)	(6) (6) (6) (6) (6) (6)	(6) (6) (6) (6) (6) (6)	304.6 313.3 327.7 364.1 350.3 335.1	+19.7 +18.1 +16.5 +15.9 +15.5 +16.2	

Notes:

- 1. Conditional-sale agreements.
- Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.
- 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

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Monthly



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CREDIT STATISTICS

(Selected Holders)

March, 1961

Retail Instalment Credit, by Holder (Estimated amounts outstanding, in millions of dollars)

Total at month-end

70.47	Colonia Col	This are and a 7	4: Marie Ethiopiani, 100%	anterior error de comandes			ne etto dilemento con per especial (il provi		
	Selected Financial Institutions			Retail Dealers				Total	
Month	Sales Finance	Licensees, Small	-	t. Stores Furniture, Appliance Other		Other	Amount	% Change Prev. Yr.	
	Companies	Loans Act	C.S.A.	Other~	Stores	-Agrantinations are a	President Building Speeds Speeder	to open fire the the transmission of the transmission of	
	\$	\$	Ş	\$	\$	\$	\$	%	
1959-Dec. 1960-Jan. Feb. Mar.	1,149.5 1,138.1 1,134.8 1,141.1	38.3 39.2 40.8 40.4	172.0 168.7 163.1 159.2	78.5 77.6 76.9 78.7	172.9	100.4	1,711.6	+11.6	
1960-Dec. 1961-Jan. Feb. Mar.	1,204.6 1,184.2 1,165.3 1,158.0	45.9 44.1 42.9 42.4	(6) (6) (6) (6)	(6) (6) (6) (6)	173.1	97.6	(6)	(6)	

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

		1	Tot	al					
Month	Cash Loans Large and Small	Instalment ⁴ Credit	Amount	% Change Prev. Yr.					
	\$	The second secon	\$	%					
1959 - Dec 1960 - Jan Feb Mar	445.8 446.9	38.3 39.2 40.8 40.4	484•1 485•0 487•7 493•4	+20.8 +19.3 +20.0 +19.9					
1960 - Dec 1961 - Jan Feb Mar	500.2	45.9 44.1 42.9 42.4	549 • 4 544 • 3 543 • 3 546 • 4	+13.5 +12.2 +11.4 +10.7					

Note: See last page for footnotes.

Industry and Merchandising Division

Retail Instalment Financing by Sales Finance Companies (Estimated extensions, balances outstanding, and repayments, in millions of dollars)

		Consumer	Goods		С	ommerci	al Goods					
Month			Tot	al	Commer-		То	tal				
	Passenger	Other	Amount	% Change Prev.Yr.	cial Vehicles	Other	Amount	% Change Prev.Yr.				
	\$	\$	\$	%	\$	\$	\$	%				
		Value of Contracts Financed during month										
1959-Dec. 1960-Jan. Feb. Mar.	44.4 35.6 49.1 60.3	21.5 14.1 14.6 15.7	65.9 49.7 63.7 76.0	+ 9.6 + 1.6 + 9.8 + 8.1	12.3 9.3 11.1 12.1	17.6 12.1 12.2 14.1	29.9 21.4 23.3 26.2	+36.3 +23.0 +20.7 +12.0				
1960-Dec. 1961-Jan. Feb. Mar.	42.2 36.7 40.7 47.6	19.2 14.0 12.9 13.6	61.4 50.7 53.6 61.2	- 6.8 + 2.0 -15.9 -19.5	11.0 9.3 8.2 9.7	15.9 13.7 11.6 17.4	26.9 23.0 19.8 27.1	-10.0 + 7.5 -15.0 + 3.4				
			В		utstanding	3						
1959-Dec. 1960-Jan. Feb. Mar.	609.5 600.5 596.3 600.2	196.1 193.7 191.7 190.2	805.6 794.2 788.0 790.4	+ 4.9 + 6.6 + 6.3 + 6.3	138.1 136.2 137.0 137.8	205.8 207.7 209.8 212.9	343.9 343.9 346.8 350.7	+33.6 +34.6 +37.9 +36.6				
1960-Dec. 1961-Jan. Feb. Mar.	625.4 609.0 598.1 591.7	200.0 199.2 195.8 194.4	825.4 808.2 793.9 786.1	+ 2.5 + 1.8 + 0.7 - 0.5	148.9 147.3 145.1 141.9	230.3 228.7 226.3 230.0	379.2 376.0 371.4 371.9	+10.3 + 9.3 + 7.1 + 6.0				
					ments month							
1959-Dec. 1960-Jan. Feb. Mar.	62.3 44.6 53.3 56.4	13.6 16.5 16.6 17.2	75.9 61.1 69.9 73.6	+ 6.3 -15.3 +13.5 + 8.2	10.4 11.2 10.3 11.3	14.7 10.2 10.1 11.0	25.1 21.4 20.4 22.3	- 9.6 +11.5 -12.8 +23.2				
1960-Dec. 1961-Jan. Feb. Mar.	54.0 53.1 51.6 54.0	18.6 14.8 16.3 15.0	72.6 67.9 67.9	- 4.3 +11.1 - 2.9 - 6.2	12.9 10.9 10.4 12.9	17.1 15.3 14.0 13.7	30.0 26.2 24.4 26.6	+19.5 +22.4 +19.6 +19.3				

Note: Wholesale financing by sales finance companies amounted to \$304.1 million in the first quarter of 1961 and balances outstanding at March 31, 1961 in wholesale financing were \$257.3 million.

	Numb	er of Unit	8	Amount	of Financing	(\$*000)
Province	March 1960	Ma rc h 1961	% Change Prev.Yr.	March 1960	Ma rc h 1961	% Change Prev.Yr.
			New Passe	nger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	820 3,693 6,443 732 449 1,173 1,057	746 3,382 4,562 450 375 805 771	- 9.0 - 8.4 -29.2 -38.5 -16.5 -31.4 -27.1	1,667 8,563 14,959 1,729 1,034 2,762 2,491	1,686 7,893 10,619 1,088 893 1,967 1,722	+ 1.1 - 7.8 -29.0 -37.1 -13.6 -28.8 -30.9
Canada	14,367	11,091	-22.8	33,205	25,868	-22.1
		Ne	w Commerci	al Vehicles	3 . -	
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	161 550 694 72 99 267 188	137 509 552 47 84 210 154	-14.9 - 7.5 -20.5 -34.7 -15.2 -21.3 -18.1	525 1,762 2,488 328 297 1,190 712	434 2,021 1,863 180 249 685 460	-17.3 +14.7 -25.1 -45.1 -16.2 -42.4 -35.4
Canada	2,031	1,693	-16.6	7,302	5,892	-19.3
			Used Pass	enger Cars		
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,886 6,211 9,676 1,332 1,154 2,664 2,615	1,514 5,899 7,504 1,029 1,094 2,487 1,812	-19.7 - 5.0 -22.4 -22.7 - 5.2 - 6.6 -30.7	1,629 6,423 10,670 1,480 1,147 2,807 2,906	1,416 5,957 7,835 1,091 1,002 2,533 1,903	-13.1 - 7.3 -26.6 -26.3 -12.6 - 9.8 -34.5
Canada	25,538	21,339	-16.4	27,062	21,737	-19.7
		Us	sed Commerc			
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	317 693 896 166 242 551 521	213 591 726 134 194 468 365	-32.8 -14.7 -19.0 -19.3 -19.8 -15.1 -29.9	275 849 1,217 290 278 826 1,055	258 815 1,205 204 230 639 450	- 6.2 - 4.0 - 1.0 -29.7 -17.3 -22.6 -57.3
Canada	3,386	2,691	-20.5	4,790	3,801	-20.6

Accounts Receivable Held by Department Stores Total at month-end

-	UL	ar	aL	THE P.	TCTI - CITTO	
m	il	li	ons	of	dollars	

	Instalment	Receivables	Charge	Total		
Date	C.S.A. 1	Other ²	Receivables	Amount	% Change Prev.Yr.	
	\$	\$	\$	\$	%	
1959-Oct. Nov. Dec. 1960-Jan. Feb. Mar.	155.2 162.5 172.0 168.7 163.1 159.2	60.2 65.6 78.5 77.6 76.9 78.7	49.9 53.1 63.6 56.9 48.3 46.4	265.3 281.2 314.1 303.2 288.3 284.3	+ 9.4 + 9.9 +11.5 +13.8 +14.0 +15.0	
1960-Oct Nov. Dec. 1961-Jan. Feb. Mar.	(6) (6) (6) (6) (6) (6)	(6) (6) (6) (6) (6) (6)	(6) (6) (6) (6) (6)	313.3 327.7 364.1 350.3 335.1 328.6	+18.1 +16.5 +15.9 +15.5 +16.2 +15.6	

Notes:

- 1. Conditional-sale agreements.
- Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
- 3. Includes affiliated companies engaged in making cash loans.
- Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
- 5. Includes Yukon and Northwest Territories.6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
- (r) Revised

CATALOGUE No.

Monthly



Canada. Statistics, Bureau of

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

CREDIT STATISTICS

April 1961

Subscribers to the monthly report will note that the format has undergone a complete face-lifting. For the first time series on bank loans, credit unions, etc. has been included in this D.B.S. publication and is similar to the data contained in the monthly Bank of Canada Statistical Summary. Each quarter, the monthly report (catalogue No. 61-004) will contain a number of additional pages which will give the same data as originally found in the quarterly report. All of the original information published in the former monthly and quarterly reports remains intact.

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.

Table 2 provides some detail on the retail financing of sales finance companies.

This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.

Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications.

Industry and Merchandising Division

6542-501-41



Balances Outstanding on Gredit Extended

(millions of dollars)

Selected Holders

Date	Sales F Companies Consumer goods		1	l Loan panies Instal- ment credit 4	Depart- ment Stores	Furniture, Appliance Stores
End of:	516	184	173	3	167	138
1953	492	164	209	6	186	156
4	599	192	273	6	226	175
5	756	279	343	13	244	189
6	780	288	347	15	262	195
7	768	257	382	19	282	197
8	806	344	446	38	314	202
1960 - Jan.	794	344	446	39	303	197
- Feb.	788	347	447	41	288	193
- Mar.	790	351	453	40	284	190
- Apr.	804	360	463	42	290	189
- May	826	375	470	44	295	190
- June	843	392	479	46	296	190
- July - Aug Sept Oct Nov Dec.	853	393	485	47	292	188
	854	396	489	47	294	188
	849	396	490	47	305	191
	840	392	494	47	313	192
	837	382	494	46	328	193
	825	379	503	46	364	198
1961 - Jan.	808	376	500	44	350	192
- Feb.	794	371	500	43	335	190
- Mar.	785	373	504	42	329	187
- Apr.	786	375	510	41	328	186

.. Not available

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

Footnotes

- 1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

Balances Outstanding on Credit Extended

(millions of dollars)

Selected Holders

Chartered Banks Personal Loans Fully Home Secured Improve- Other		Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks ¹ Loans	Deal (ex. d furnitu appli stor	re and ance	Oil Company Credit Cards	Credit Unions	
7	ment 8	9	10	11	12	Instal- ment 13	Charge	15	16
269 253 339 313 257 287 282	- 24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394
282 285 284 291 292 290	59 58 55 56 55 56	703 698 710 731 762 789	2,823 2,798 2,806 2,866 2,934 2,989	325 328 331 333 335 338	16 14 14 15 14 16	90 92	353 360	37	0 0
287 284 284 278 283 286	56 56 55 55 56 56	798 811 826 840 843 857	3,006 3,023 3,047 3,059 3,080 3,135	339 340 343 344 345 345	17 17 18 15 20 14	91	362 378	51 44	* *
281 279 283 284	56 56 56 56	863 859 873 901	3,094 3,056 3,059 3,072	347 347 349 350	19 17 17 18	90	355	39	• 0

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial

goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

	C	Consumer	Goods		Commercial Goods							
Month	Passenger	Other	Tot	al %	Commer-	Other	Tot	al	Total			
	Cars	001104	Amount	Change	Vehicles	002102	Amount	Change	Retail			
	1	2	3	Aprillaria de de la composición de la composició	5	6	7	8	9			
	\$	÷ .	\$	%	\$	Ş	\$	%	\$			
	Value of Contracts Financed during Month											
1959-Dec. 1960-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr.	44.4 35.6 49.1 60.3 67.1 75.5 75.8 64.6 61.0 47.1 42.2 36.7 40.7 47.6 55.2	21.5 14.1 14.6 15.7 15.7 18.5 18.7 17.8 17.5 17.1 18.8 19.9 19.2 14.0 12.9 13.6 14.9	65.9 49.7 63.7 76.0 82.8 94.0 94.5 82.4 78.5 65.8 67.0 61.4 50.7 53.6 61.2 70.1	+ 9.6 + 1.6 + 9.8 + 8.1 - 4.5 + 6.9 - 1.0 - 13.9 - 12.4 - 6.8 + 2.0 - 15.9 - 15.3	12.3 9.3 11.1 12.1 13.3 17.8 16.9 12.4 13.9 13.1 10.9 11.4 11.0 9.3 8.2 9.7 12.1	17.6 12.1 12.2 14.1 16.3 20.3 19.5 19.0 18.0 15.9 16.6 14.2 15.9 13.7 11.6 17.4	29.9 21.4 23.3 26.2 30.1 38.1 36.4 31.9 29.0 27.5 25.6 26.9 23.0 19.8 27.1 27.0	+36.3 +23.0 +20.7 +12.0 +11.1 + 9.5 -3.2 -18.9 - 3.6 -18.3 - 9.2 - 9.5 -10.0 + 7.5 -15.0 + 3.4 -10.3	95.8 71.1 87.0 102.2 112.9 132.1 130.9 113.8 110.4 95.5 93.3 92.6 88.3 73.7 73.4 88.3 97.1			
	Balances Outstanding at Month-End											
1959-Dec. 1960-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr.	609.5 600.5 596.3 600.2 613.3 632.5 650.2 660.9 663.0 656.5 645.6 637.2 625.4 609.0 598.1 591.0	196.1 193.7 191.7 190.2 191.0 193.2 192.4 191.6 191.4 192.7 194.4 199.4 200.0 199.2 195.8 194.4 193.0	805.6 794.2 788.0 790.4 804.3 825.7 842.6 852.5 854.4 849.2 840.0 836.6 825.4 808.2 793.9 785.4 786.2	+ 4.9 + 6.6 + 6.3 + 6.0 + 6.3 + 5.3 + 5.3 + 5.3 + 2.5 + 2.5 + 2.5 + 2.5 + 2.5 + 2.3 + 2.5 + 2.3 + 2.5 + 2.5	138.1 136.2 137.0 137.8 141.5 147.2 154.3 155.2 156.2 156.8 154.8 159.8 147.3 145.1 142.6 143.1	205.8 207.7 209.8 212.9 218.4 227.9 237.3 238.0 239.4 239.5 231.5 230.3 226.3 230.0 232.1	343.9 343.9 346.8 350.7 359.9 375.1 391.6 393.2 395.6 396.3 392.3 382.3 379.2 376.0 371.4 372.6 375.2	+34.6 +37.9 +36.6 +37.0 +32.4 +32.8 +26.8 +23.7 +19.8 +16.5 +12.7 +10.3 + 7.1 + 6.2	1,149.5 1,138.1 1,134.8 1,141.1 1,164.2 1,200.8 1,234.2 1,245.7 1,250.0 1,245.5 1,232.3 1,218.9 1,204.6 1,184.2 1,165.3 1,158.0 1,161.4			

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions of dollars)

Marie and Control of the Control of	Cor	Commercial Goods										
Month	Passenger Cars	Other	Tot	% Change	Commer- cial Vehicles	Other	Tot Amount	% Change	Total Retail			
	\$	2	3	4	5	6	7	8	9			
	Repayments during Month											
1959-Dec. 1960-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr.	62.3 44.6 53.3 56.4 54.0 56.3 58.1 53.9 58.9 57.9 57.9 57.9 55.6 54.0 53.1	13.6 16.5 16.6 17.2 14.9 16.3 19.5 13.6 17.7 15.8 17.1 14.9 18.6 14.8 16.3 15.0 16.3	75.9 61.1 69.9 73.6 68.9 72.6 77.6 72.5 76.6 71.7 75.0 70.4 72.6 67.9 69.7 69.3	+ 6.3 -15.3 +13.5 + 8.2 - 3.9 - 5.5 + 6.9 - 2.7 + 4.1 - 1.5 + 3.4 - 4.3 +11.1 - 2.9 - 5.3 + 0.6	10.4 11.2 10.3 11.3 9.6 12.1 9.8 11.5 12.9 12.5 12.9 10.4 12.2 11.6	14.7 10.2 10.1 11.0 11.3 10.8 10.1 18.3 16.6 20.2 17.1 15.3 14.0 13.7 12.8	25.1 21.4 20.4 22.3 20.9 22.9 19.9 29.8 29.5 28.3 31.5 35.6 30.0 26.2 24.4 25.9 24.4	- 9.6 +11.5 -12.8 +23.2 - 0.9 +61.3 -23.5 +27.4 +26.1 +14.6 +36.9 +19.5 +22.4 +19.6 +16.1 +16.7	101.0 82.5 90.3 95.9 89.8 95.5 97.5 102.3 106.1 100.0 106.5 106.0 102.6 94.1 92.3 95.6 93.7			

Footnotes:

- 1. Passenger car financing includes cars sold for commercial as well as personal use.
- 2. Covers such lines as furniture, appliances, jewellery etc.
- 6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

	Num	ber of Unit	s	Amount of Financing (\$'000)						
Province	April 1960	April 1961	% Change Prev.Yr.	April 1960	April 1961	% Change Prev.Yr.				
	New Passenger Cars									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	1,157 4,521 6,625 646 704 1,399 1,088	981 4,514 4,741 730 436 995 695	-15.2 - 0.2 -28.4 +13.0 -38.1 -28.9 -36.1	2,434 10,469 15,391 1,563 1,572 3,303 2,546	2,172 10,511 11,075 1,871 1,004 2,408 1,690	-10.8 + 0.4 -28.0 +19.7 -36.1 -27.1 -33.6				
Canada	16,140	13,092	-18.9	37,278	30,731	-17.6				
		Ne	ew Commerci	al Vehicle	8					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	233 525 757 93 114 377 195	198 526 680 59 110 295 145	-15.0 + 0.2 -10.2 -36.6 - 3.5 -21.8 -25.6	738 1,605 3,405 471 340 1,313 711	638 1,959 3,030 254 352 880 485	-13.6 +22.1 -11.0 -46.1 + 3.5 -33.0 -31.8				
Canada	2,294	2,013	-12.2	8,583	7,598	-11.5				
			Used Pass	enger Cars						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	2,278 6,864 10,228 1,586 1,568 3,204 2,665	1,837 7,331 7,943 1,158 1,219 2,593 2,025	-19.4 + 6.8 -22.3 -27.0 -22.3 -19.1 -24.0	2,002 6,875 11,190 1,776 1,613 3,352 2,970	1,686 7,213 8,376 1,195 1,084 2,676 2,219	-15.8 + 4.9 -25.1 -32.7 -32.8 -20.2 -25.3				
Canada	28,393	24,106	-15.1	29,778	24,449	-17.9				
	Used Commercial Vehicles									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	361 742 978 170 283 657 504	293 780 729 142 233 559 420	-18.8 + 5.1 -25.5 -16.5 -17.7 -14.9 -16.7	330 881 1,274 265 313 949 681	317 1,191 1,105 206 247 748 706	- 3.9 +35.2 -13.3 -22.3 -21.1 -21.2 + 3.7				
Canada	3,695	3,156	-14.6	4,693	4,520	- 3.7				

^{1.} Includes Yukon and Northwest Territories

Sales Finance Companies

guaguida nuolgo gli aprama marcana hama nama marcan		Wholesale			Average Repayment Terms on Retail Paper Purchased					
	Paper Estimated Repay-ments		Balances Out- standing (end of	Passeng and Com Vehi	mercial	Other Consumer Goods	Other Comm. & Indus- trial			
		Menus	period)	New	Used	00000	Goods			
	mill	ions of dol	lars		mon	ths				
Calendar Years 1956 ** 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9			
Quarterly 1959 - II III IV	418 234 295	424 320 266	254 168 197	25.0 25.9 25.3	17.9 17.6 17.3	25.2 24.8 21.0	26.8 26.3 26.8			
1960 - I II III IV	379 443 197 404	291 457 304 334	284 270 163 233	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7			
1961 - I	304	280	257	25.7	18.1	22.3	30.1			

.. Not available

Accounts Receivable - Retail Dealers

Percentage Change - March 31, 1961 over March 31, 1960

Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
Department Stores Motor Vehicle Dealers Men's Clothing Stores Family Clothing Stores Women's Clothing Stores Hardware Stores Furniture, Appliance and Radio Stores Jewellery Stores Grocery and Combination (Independent) Stores General Stores	- 0.6 +10.2 + 2.7 - 3.6 +11.9 - 1.7 - 4.3	- 4.3 + 1.0 + 4.7 + 1.0 + 4.0	+ 4.7 +15.6 - 3.7 + 4.1 + 3.6 (2) + 6.1 - 1.7 - 2.1 + 0.9 + 2.1
Fuel Dealers	+35.0	+ 2.9	+ 4.1 + 3.4

^{..} Not available

⁽²⁾ No change

Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
		, All Trad	and the rest of the second of	notessentessenteriorenter internationation object de la chiesa de la companya del companya del companya de la c	nicle Deal	C-E-A
1959 - March 31 June 30 Sept. 30 Dec. 31	455.6 458.5 466.4 523.8	409.8 418.6 431.7 468.7	865.4 877.1 898.1 992.5	18.1 19.4 18.3 16.9	80.2 86.4 84.6 77.4	98.3 105.8 102.9 94.3
1960 - March 31 June 30 Sept. 30 Dec. 31	494.5 505.8	423.3 432.0	917.8 937.8 948.4 1,037.6	16.9 13.3 17.2 15.7	81.6 87.1 81.6 77.8	98.5 105.4 98.8 93.5
1961 - March 31	© ©	* * * * * * * * * * * * * * * * * * *	960.5	16.8	78.1	94.9
	Men's C	lothing St	cores	Family Clo	othing Sto	ores
1959 - March 31 June 30 Sept. 30 Dec. 31	4.7 4.9 4.7 5.9	9.1 9.4 8.7 11.4	13.8 14.3 13.4 17.3	10.5 10.5 10.5 12.8	8.6 8.6 8.8 10.5	19.1 19.1 19.3 23.3
1960 - March 31 June 30 Sept. 30 Dec. 31	4.9 5.1 4.9 6.0	9.8 9.9 9.1 11.4	14.7 15.0 14.0 17.4	11.0 11.1 10.7 12.7	8.6 9.2 9.3 10.8	19.6 20.3 20.0 23.5
1961 - March 31	5.4	9.9	15.3	11.3	9.0	20.3
	Women's	Clothing S	Stores	Hardwa	are Stores	3
1959 - March 31 June 30 Sept. 30 Dec. 31	2.3 2.5 2.6 3.3	9.3 9.0 9.9 11.3	11.6 11.5 12.5 14.6	6.6 7.3 8.0 8.6	22.0 26.4 27.1 25.9	28.6 33.7 35.1 34.5
1960 - March 31 June 30 Sept. 30 Dec. 31	2.8 2.8 2.7 3.3	10.0 10.0 10.7 11.5	12.8 12.8 13.4 14.8	8.4 9.0 9.6 9.9	22.6 26.3 27.2 27.1	31.0 35.3 36.8 37.0
1961 - March 31	2.7	10.1	12.8	9.4	23.5	32.9
Furi	niture, Appl	iance and	Radio Store	s Jewelle	ery Stores	3
1959 - March 31 June 30 Sept. 30 Dec. 31	161.2 162.4 166.0 172.9	24.5 25.8 27.1 28.6	185.7 188.2 193.1 201.5	13.3 12.8 12.5 16.6	4.9 5.1 4.8 7.8	18.2 17.9 17.3 24.4
1960 - March 31 June 30 Sept. 30 Dec. 31	166.4 166.9 167.3 173.1	23.5 23.2 23.8 25.2	189.9 190.1 191.1 198.3	13.8 12.9 12.5 16.1	4.9 5.0 4.9 7.6	18.7 17.9 17.4 23.7
1961 - March 31, Not available	163.6	23.1	186.7	13.2	5.1	18.3

Accounts Receivable - by Kind of Business (dollar estimates in millions)

			The same of the sa	produced to the contract of th		Min 19000 March and and Brooks 19	
Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Fuel	Dealers		Departn	ent Store	es	
1959 - March 31 June 30 Sept. 30 Dec. 31	1.6 1.6 1.7 2.0	50.7 32.7 30.6 45.1	52.3 34.3 32.3 47.1	205.3 205.4 208.2 250.5	42.0 43.1 46.2 63.6	247.3 248.5 254.4 314.1	
1960 - March 31 June 30 Sept. 30 Dec. 31	2.0 1.8 2.0 2.5	51.8 34.0 30.4 49.4	53.8 35.8 32.4 51.9	237.9 247.5	46.4 48.6	284.3 296.1 304.6 364.1	
1961 - March 31	2.7	53.3	56.0	• •	• •	328.6	
Commence of the Commence of th	Grocery an Stores (nd Combin Independe		General Stores			
1959 - March 31 June 30 Sept. 30 Dec. 31	• •	• •	33.4 34.6 35.6 37.7	• • • • • •	00	27.4 29.4 32.0 31.0	
1960 - March 31 June 30 Sept. 30 Dec. 31	• • • • • •	• •	34.7 35.3 35.4 37.6	v • • • • •	• • • • • • • • • • • • • • • • • • •	28.5 31.9 33.7 31.8	
1961 - March 31	• •	• •	35.0	• •	• •	29.1	
Baseline (annie algebra de l'annie annie anni		ages and Station	5	All Oth	er Trade	3	
1959 - March 31 June 30 Sept. 30 Dec. 31	• • • •	* * * * * * * * * * * * * * * * * * *	27.3 28.3 28.6 26.2	31.7 31.1 33.2 33.4	70.7 80.4 88.4 93.1	102.4 111.5 121.6 126.5	
1960 - March 31 June 30 Sept. 30 Dec. 31	••	0 0 0 0 0 0	26.1 28.9 29.3 28.0	29.6 29.6 31.1 30.7	75.6 83.4 90.4 85.3	105.2 113.0 121.5 116.0	
1961 - March 31	D D		27.0	28.9	74.7	103.6	

^{..} Not available







Monthly



Canada. Statistics, Eursau of

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

May 1961

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- Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.
- Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.



Industry and Merchandising Division

6542-501-51

(millions of dollars) Selected Holders

Date	Sales Finance Companies (retail) Consumer Commer- goods cial goods		Small Loan Companies Cash Instal- loans ment credit		Depart- ment Stores	Furniture, Appliance Stores
	1	2	3	4	5	6
End of: 1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202
1960 - Feb. - Mar. - Apr. - May - June	788 790 804 826 843	347 351 360 375 392	447 453 463 470 479	41 40 42 44 46	288 284 290 295 296	193 190 189 190 190
- July - Aug Sept Oct Nov Dec.	853 854 849 840 837 825	393 396 396 392 382 379	485 489 490 494 494 503	47 47 47 46 46	292 294 305 31 3 328 364	188 188 191 192 193 198
1961 - Jan. - Feb. - Mar. - Apr. - May	808 794 785 786 791	376 371 373 375 388	500 500 504 510 515	44 43 42 41 41	350 - 335 329 328 331	192 ·190 187 186 · 186

^{..} Not available

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Footnotes

- 1. Conditional sale agreements held in connection with the retail purchases of consumers goods.
- 2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4. Conditional sale agreements held in connection with the retail purchases of consumers! goods.
- 5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(millions of dollars) Selected Holders

Pers Fully	rtered Bar sonal Loar Home Improve- ment		Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks! Loans	Other F Deal (ex. d furnitu appli stor Instal- ment 13	ers lept., are and	Oil Company Credit Cards	Credit Unions
269 253 339 313 257 2 87 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394
285 284 291 292 290	58 55 56 55 56	698 710 731 762 789	2,798 2,806 2,866 2,934 2,989	328 331 333 335 338	14 14 15 14 16	90, °	353 360	37 42	••
287 284 284 278 283 286	56 56 55 55 56 56	798 811 826 840 843 857	3,006 3,023 3,047 3,059 3,080 3,135	339 340 343 344 345 345	17 17 18 15 20 14	91 97	362 378	51 44	••
281 279 283 284 289	56 56 56 56 57	863 859 873 901 930	3,094 3,056 3,059 3,072 3,140	347 347 349 350 352	19 17 17 18 20	90	355	39	

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sales Finance Companies - Retail Instalment Financing

		the site control this black PBO 7th - C	T179 8 8 8 8-38 78 381		and the first of the first of the same and the	Chamber statistic various arms	Tille all the all therete all	W. St., & Charles, & Total	
	Co	nsumer	Good 3			Comme	rcial G	oods	
Honth	Passenger Cars	Other	Amount	Change	Commer- cial Vehicles	Other	To	tal % Change	Total Retail
	1	2	3	4	5	6	7	8	9
economic control and control and control and	*		- Standard Allerandon	70	The service service of the Comments	()	(I)	; 'S	3
		Va	lue of (Contract	s Financed	during	Month		
1960-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Har. Apr. May	35.6 49.1 60.3 67.1 75.5 75.8 64.6 61.0 49.4 47.0 47.1 42.2 36.7 40.7 47.5 55.2 64.6	14.1 14.6 15.7 15.7 18.5 17.5 17.1 18.8 19.9 19.2 14.0 12.9 13.6 14.9 17.7	49.7 63.7 76.0 82.8 94.0 94.5 82.4 78.5 66.5 67.0 61.4 50.7 53.6 61.2 70.1 82.3	+ 1.6 + 9.8 + 8.1 - 4.5 + 6.9 - 1.2 - 9.0 + 1.0 - 13.9 - 12.4 - 2.6 - 6.8 + 2.0 - 15.9 - 19.5 - 15.3 - 12.4	9.3 11.1 12.1 13.3 17.8 16.9 12.4 13.9 13.1 10.9 11.4 11.0 9.3 8.2 9.7 12.1 14.6	12.1 12.2 14.1 16.8 20.3 19.5 19.0 18.0 15.9 16.6 14.2 15.9 13.7 11.6 17.4 14.9 20.8	21.4 23.3 26.2 30.1 38.1 36.4 31.4 31.9 29.0 27.5 25.6 26.9 23.0 19.8 27.1 27.0 35.4	+23.0 +20.7 +12.0 +11.1 + 9.5 - 3.2 -18.9 - 3.6 -18.8 - 9.2 - 9.5 -10.0 + 7.5 -15.0 + 3.4 -10.3 - 7.1	71.i 87.0 102.2 112.9 132.1 130.9 113.8 110.4 95.5 93.3 92.6 88.3 73.7 73.4 88.3 97.1 117.7
			Baland	ces Cuts	tanding et	. Honth-	End		
1960-Jan. Feb. Har. Apr. Hay June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr.	600.5 596.3 600.2 613.3 632.5 650.2 660.9 663.0 656.5 645.6 637.2 625.4 609.0 598.1 591.0 593.2 597.0	193.7 191.7 190.2 191.0 193.2 192.4 191.6 191.4 192.7 194.4 199.4 200.0 199.2 195.8 194.4 193.0 194.5	794.2 788.0 790.4 804.3 825.7 842.6 852.5 854.4 849.2 840.0 836.6 825.4 808.2 793.9 785.4 786.2	+ 6.3 + 6.3 + 6.3 + 6.3 + 5.3 + 5.3 + 5.3 + 5.3 + 5.3 + 6.3 + 6.3	136.2 137.0 137.8 141.5 147.2 154.3 155.2 156.2 156.8 154.8 159.8 147.3 145.1 142.6 143.1 147.3	207.7 209.8 212.9 218.4 227.9 237.3 238.0 239.4 239.5 231.5 231.5 230.3 228.7 226.3 230.0 232.1 240.3	343.9 346.8 350.7 359.9 375.1 391.6 393.2 396.3 396.3 392.3 379.2 376.0 371.4 372.6 375.2 387.6	+37.9 +36.6 +37.0 +32.4 +32.8 +26.8 +23.7 +19.8 +16.5 +12.7 +10.3 + 7.1 + 6.2 + 4.3	1,138.1 1,134.8 1,141.1 1,164.2 1,200.8 1,234.2 1,245.7 1,250.0 1,245.5 1,232.3 1,218.9 1,204.6 1,184.2 1,165.3 1,158.0 1,161.4 1,179.1

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

Samponed residence for the contract of the same of the	Co	nsumer (Goods	Marine Control of the	reju govi der rejussitensstigspelets (rijundes rej	Comme	cial Go	ods	अवकारम्बर्कान्यकारम् एकस्य स्थापनाच्याः « व
Month	Passenger Cars	Other	Tot Amount	al % Change	Commer- cial Vehicles	Other	Tot	Change	Total Retail
	1	2	3	4	5	.6	7	8	9
	\$	11)	4)	50	Ş	7	3	%	\$
			T	Repaymen	ts during	Month	Werman som ver at an at	go gamble stavent thereon to	The second distribution of
1960-Jan. Feb. Mar. Apr. Hay June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. Hay	44.6 53.3 56.4 54.0 56.3 58.1 53.9 55.9 57.9 55.5 54.0 53.1 51.6 54.7 53.0 60.8	16.5 16.6 17.2 14.9 16.3 19.5 18.6 17.7 15.8 17.1 14.9 18.6 14.8 16.3 15.0 16.3	61.1 69.9 73.6 68.9 72.6 77.6 71.7 75.0 70.4 72.6 67.9 69.7 69.3 77.0	-15.3 +13.5 + 8.2 - 3.9 - 5.5 + 6.9 - 2.7 + 4.1 - 1.5 + 3.4 - 4.3 +11.1 - 2.9 - 5.3 + 6.1	11.2 10.3 11.3 9.6 12.1 9.8 11.5 12.9 12.5 12.9 10.9 10.4 12.2 11.6 10.4	10.2 10.1 11.0 11.3 10.8 10.1 18.3 16.6 20.2 17.1 15.3 14.0 13.7 12.8 12.6	21.4 20.4 22.3 20.9 22.9 19.9 29.8 29.5 28.3 31.5 35.6 30.0 26.2 24.4 25.9 24.4 23.0	+11.5 -12.8 +23.2 -0.9 +61.3 -23.5 +27.4 +26.1 +14.6 +29.6 +36.9 +19.5 +22.4 +19.6 +16.1 +16.7 + 0.4	82.5 90.3 95.9 89.8 95.5 97.5 102.3 106.1 100.0 106.5 106.0 102.6 94.1 92.3 95.6 93.7 100.0

Footnotes:

- 1. Passenger car financing includes cars sold for commercial as well as personal use.
- 2. Covers such lines as furniture, appliances, jewellery etc.
- 6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

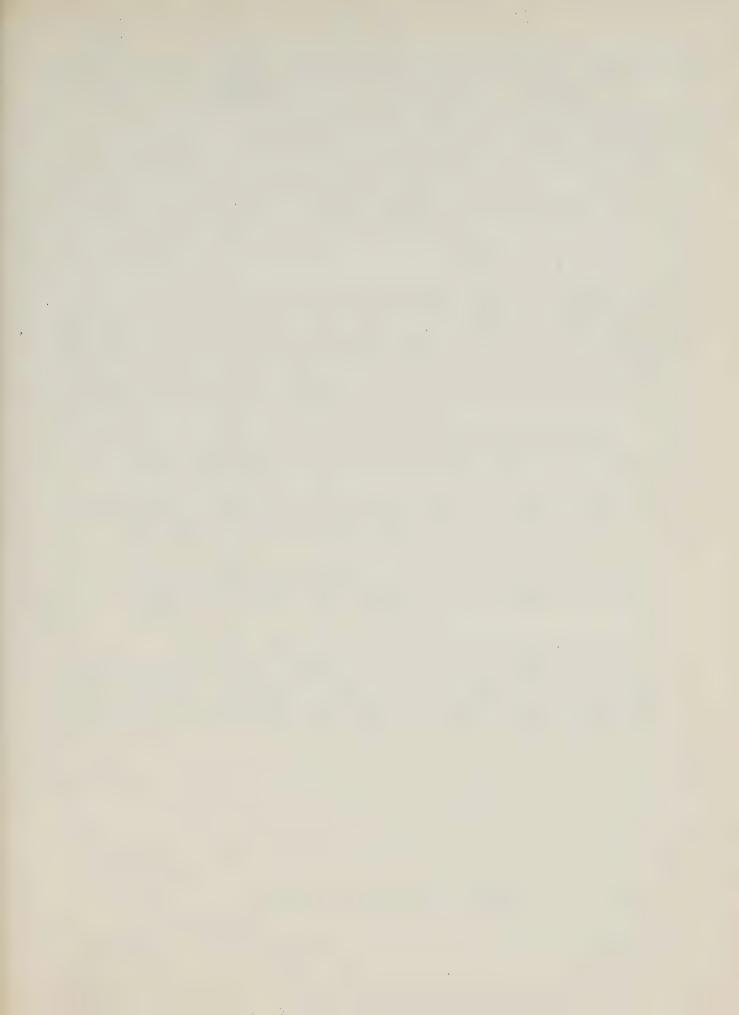
Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Tillance	eu, In enoc	sands of d							
	Numb	er of Unit	3	Amount	of Financing	(\$1000)				
Province	May 1960	May 1961	% Change Prev.Yr.	May 1960	May 1961	% Change Prev.Yr.				
	New Passenger Cars									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	1,603 5,483 7,727 741 671 1,278 1,131	1,340 5,640 5,892 617 521 972 711	-16.4 + 2.9 -23.7 -16.7 -22.4 -23.9 -37.1	3,439 12,611 17,759 1,833 1,519 2,984 2,634	3,005 13,265 13,849 1,474 1,205 2,362 1,741	-12.6 + 5.2 -22.0 -19.6 -20.7 -20.8 -33.9				
Canada	18,634	15,693	-15.8	42,779	36,901	-13.7				
		Ne	w Commerci	al Vehicle	S					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	336 666 864 117 155 430 219	268 712 821 72 136 296 170	-20.2 + 6.9 - 5.0 -38.5 -12.3 -31.2 -22.4	1,306 2,422 3,475 576 638 1,822 1,172	1,050 2,796 2,462 574 444 1,316 918	-19.6 +15.4 -29.2 - 0.3 -30.4 -27.8 -21.7				
Canada	2,787	2,475	-11.2	11,411	9,560	-16.2				
			Used Pass	enger Cars		1				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	2,845 8,348 11,445 1,656 1,594 3,051 2,822	2,374 8,516 9,156 1,336 1,437 2,672 2,182	-16.6 + 2.0 -20.0 -19.3 - 9.8 -12.4 -22.7	2,541 8,409 12,071 1,862 1,503 3,110 3,245	2,259 8,181 9,450 1,434 1,318 2,688 2,382	-11.1 - 2.7 -21.7 -23.0 -12.3 -13.6 -26.6				
Canada) L 9 (O L					-17.4				
		Us	sed Commerc	ial Vehicl	es					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	518 988 1,034 205 290 728 750	351 943 831 145 276 623 440	-32.2 - 4.6 -19.6 -29.3 - 4.8 -14.4	498 1,296 1,371 427 323 1,324 1,162	344 1,185 1,299 236 273 1,045 669	-30.9 - 8.6 - 5.3 -44.7 -15.5 -21.1 -42.4				
Canada	4,513	3,609	-20.0	6,401	5,051	-21.1				

^{1.} Includes Yukon and Northwest Territories





DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

CREDIT STATISTICS

Canada, Statistica, Curcau of

June 1961

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

- Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.
- Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.
- Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Industry and Merchandising Division

6542-501-61

Table No. 1

(millions of dollars) Selected Holders

	NUMBER OF THE OWNERS OF THE OW	and the second s	CONTRACTOR OF THE SAME AND AND ASSESSED.	Security to the Physiology (the College	ATTENDED TO THE STATE OF THE ST	A MERCHANISM CONTRACT OF THE PROPERTY OF	
Date	Sales F Companies			l Loan panies	Depart- ment	Furniture, Appliance	
Dave	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit	Stores	Stores	
	1	2	3	4.	5	6	
End of: 1953 4 5 6 7 8 9	516	184	173	3	167	138	
	492	164	209	6	186	156	
	599	192	273	6	226	175	
	756	279	343	13	244	189	
	780	288	347	15	262	195	
	768	257	382	19	282	197	
	806	344	446	38	314	202	
1960 - Mar.	790	351	453	40	284	190	
- Apr.	804	360	463	42	290	189	
- May	826	375	470	44	295	190	
- June	843	392	479	46	296	190	
- July - Aug Sept Oct Nov Dec.	853	393	485	47	292	188	
	854	396	489	47	294	188	
	849	396	490	47	305	191	
	840	392	494	47	313	192	
	837	382	494	46	328	193	
	825	379	503	46	364	198	
1961 - Jan.	808	376	500	44	350	192	
- Feb.	794	371	500	43	335	190	
- Mar.	785	373	504	42	329	187	
- Apr.	786	375	510	41	328	186	
- May	791	388	515	41	331	186	
- June	800	393	522	41	333	187	

^{..} Not available - r - revised

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Footnotes

- 1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

Table No. 1

(millions of dollars) Selected Holders

						**************************************	pro-est, re-particular trade of the control of the	progression transformation and the control of the c	and the same of th
Pers	rtered Ban sonal Loan Home	S	Sub- Total (excl.	Life Insurance Companies' Policy	Quebec Savings Banks! Loans	Other R Deal (ex. d furnitu appli stor	ers ept., re and ance	Oil Company Credit Cards	Credit Unions
Secured	Improve- ment	Other	col.2)	Loans		Instal- ment	Charge		
7	8	9	10	11	12	13	14	15	16
269 253 339 313 257 287 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394
284 291 292 290	55 56 55 56	710 731 762 789	2,806 2,866 2,934 2,989	331 333 335 338	14 15 14 16	90	353 360	37	∅ ∅∅
287 284 284 278 283 286	56 56 55 55 56 56	798 811 826 840 843 857	3,006 3,023 3,047 3,059 3,080 3,135	339 340 343 344 345 345	17 17 18 15 20 14	91	362 378	51	* 0
281 279 283 r 286 r 292 r 303	1 55	863 859 873 904 935 949	3,094 3,056 3,059 3,077 3,148 3,196	1 350	19 17 17 18 20 18	90	355	39 45	0.0

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sales Finance Companies - Retail Instalment Financing

and ordered the second of the second	Co	nsumer (Goods	millionique, relativo relativo e	5 X ,5-7 4 5 5 5 6	Comme	rcial Go	oods	ALCON TO THE MELON
Month	Passenger Cars	Other	Tot	% Change	Commer- cial Vehicles	Other	Tot	al % Change	Total Retail
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
		Va	lue of (Contract	s Financed	during	Month		Operator Armen Television IST 1774
1960-Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. May June	49.1 60.3 67.1 75.5 75.8 64.6 61.0 49.4 47.0 47.1 42.2 36.7 40.7 47.6 55.2 64.6 61.9	14.6 15.7 15.7 18.5 18.7 17.1 19.9 14.0 12.9 14.9 17.7 16.7	63.7 76.0 82.8 94.5 82.4 78.5 66.5 65.8 67.0 61.4 50.7 53.6 61.2 70.1 82.3 78.6	+ 9.8 + 8.1 - 4.5 + 6.9 - 1.0 + 1.0 + 1.0 - 12.4 - 2.6 + 2.0 - 15.9 - 15.3 - 12.4 - 15.3	11.1 12.1 13.3 17.8 16.9 12.4 13.9 13.1 10.9 11.4 11.0 9.3 8.2 9.7 12.1 14.6 12.8	12.2 14.1 16.8 20.3 19.5 19.0 15.9 16.6 14.2 15.9 13.7 11.6 14.9 20.8 20.2	23.3 26.2 30.1 38.1 36.4 31.9 29.0 27.5 25.6 26.9 23.0 19.8 27.1 27.0 35.4 33.0	+20.7 +12.0 +11.1 + 9.5 -3.2 -18.9 - 3.6 -18.8 - 9.2 - 9.5 -10.0 + 7.5 -15.0 + 3.4 -10.3 - 7.1 - 9.3	87.0 102.2 112.9 132.1 130.9 113.8 110.4 95.5 93.3 92.6 89.3 73.7 73.4 88.3 97.1 117.7 111.6
			Balan	ces Cuts	tanding at	Month-	End.	r	هموس لبين تا 5∼ ∀ر
1960-Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. May June	596.3 600.2 613.3 632.5 650.2 660.9 663.0 656.5 645.6 637.2 625.4 609.0 598.1 591.0 593.2 597.0 605.7	191.7 190.2 191.0 193.2 192.4 191.6 191.4 192.7 194.4 200.0 199.2 195.8 194.4 193.0 194.5 193.8	788.0 790.4 804.3 825.7 842.6 852.5 854.4 849.2 840.0 836.6 825.4 908.2 793.9 785.4 786.2 791.5 799.5	+ 6.3 + 6.0 + 7.2 + 6.3 + 5.4 + 5.9 + 2.5 + 2.6 + 2.5 + 0.7 - 0.6 - 2.3 - 5.1	137.0 137.8 141.5 147.2 154.3 155.2 156.2 156.8 154.8 159.8 148.9 147.3 145.1 142.6 143.1 147.3 148.6	209.8 212.9 218.4 227.9 237.3 238.0 239.4 239.5 231.5 231.5 230.3 228.7 226.3 230.0 232.1 240.3 244.7	346.8 350.7 359.9 375.1 391.6 393.2 395.6 396.3 392.3 382.3 379.2 376.0 371.4 372.6 375.2 387.6 393.3	+36.6 +37.0 +32.4 +32.8 +26.3 +23.7 +19.8 +16.5 +12.7 +10.3 + 7.1 + 6.2 + 4.3 + 3.3	1,134.8 1,141.1 1,164.2 1,200.8 1,234.2 1,245.7 1,250.0 1,245.5 1,232.3 1,218.9 1,204.6 1,184.2 1,165.3 1,158.0 1,161.4 1,179.1 1,192.8

Sales Finance Companies - Retail Instalment Financing (concl.)

guesterrigessessifications reconficté situate	Co	nsumer (Goods	the state of the s		Comme	rcial Go	ods	The state of the s
	patriotismique materiale made made condition of the catherial	Total Control	Tot	al	R. Abadic Missas Missas Missas Missas	red fores banding. A	Tot	al	Mak - 7
Month	Passenger Cars	Other	Amount	% Change	Commer- cial Vehicles	Other	Amount	% Change	Total Retail
	1	2	3	4	5	6	7	8	9
The second secon	\$	4)	3	9/5		The state of the s	4	70	\$
			F	Repayment	s during	Month			
1960-Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. May	53.3 56.4 54.0 56.3 58.1 53.9 58.9 57.9 55.5 54.0 53.1 51.6 54.7 53.0 60.8	16.6 17.2 14.9 16.3 19.5 18.6 17.7 15.8 17.1 14.9 18.6 14.8 16.3 15.0 16.3	69.9 73.6 68.9 72.6 72.6 72.5 76.6 71.7 75.0 70.4 72.6 67.9 69.7 69.3 77.0	+13.5 +8.2 -5.5 -5.5 -2.7 +1.5 +3.4 -1.3 +12.9 -5.3 +6.1	10.3 11.3 9.6 12.1 9.8 11.5 12.9 12.5 12.9 15.4 12.9 10.9 10.4 12.2 11.6 10.4	10.1 11.0 11.3 10.8 10.1 18.3 16.6 15.8 18.6 20.2 17.1 15.3 14.0 13.7 12.8 12.6	20.4 22.3 20.9 22.9 19.9 29.8 29.5 28.3 31.5 35.6 30.0 26.2 24.4 25.9 24.4 23.0	-12.8 +23.2 -0.9 +61.3 -23.5 +27.4 +26.1 +14.6 +29.6 +36.9 +19.5 +22.4 +19.6 +16.1 +16.7 + 0.4	90.3 95.9 89.8 95.5 97.5 106.1 100.0 106.5 106.0 102.6 94.1 92.3 95.6 93.7

Footnotes:

- 1. Passenger car financing includes cars sold for commercial as well as personal use.
- 2. Covers such lines as furniture, appliances, jewellery etc.
- 6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	finance	d, in thou	sands of de	oliars)					
	Numb	er of Unit	8	Amount	of Financing	(\$'000)			
Province	June 1960	June 1961	% Change Prev.Yr.	June 1960	June 1961	% Change Prev.Yr.			
			New Passer	nger Cars					
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	1,473 5,197 7,739 891 713 1,396 1,145	1,300 5,274 5,681 500 500 1,087 712	-11.7 + 1.5 -26.6 -43.9 -29.9 -22.1 -37.8	3,186 11,949 17,530 2,100 1,611 3,354 2,744	2,908 12,369 13,397 1,214 1,156 2,691 1,704	- 8.7 + 3.5 -23.6 -42.2 -28.2 -19.8 -37.9			
Canada	18,554	15,054	-18.9	42,474	35,439	-16.6			
		Ne	w Commerci	al Vehicle	8				
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	326 611 789 118 118 394 217	262 629 615 72 99 274 144	-19.6 + 2.9 -22.1 -39.0 -16.1 -30.5 -33.6	1,159 2,532 3,320 586 433 1,758 1,345	991 2,517 2,413 269 427 1,045 684	-14.5 - 0.6 -27.3 -54.1 - 1.4 -40.6 -49.1			
Canada	2,573	2,095	-18.6	11,133	8,346	-25.0			
	Used Passenger Cars								
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	2,942 8,065 11,762 2,056 1,744 3,436 2,665	2,324 7,668 8,963 1,252 1,283 2,658 2,120	-21.0 - 4.9 -23.8 -39.1 -26.4 -22.6 -20.5	2,685 7,933 12,489 2,238 1,596 3,499 2,915	2,186 7,407 9,267 1,328 1,157 2,827 2,307	-18.6 -6.6 -25.8 -40.7 -27.5 -19.2 -20.9			
Canada	32,670	26,268	-19.6	33,355	26,479	-20.0			
			sed Commerc						
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia ⁵	450 779 940 214 246 737 507	401 828 764 118 172 585 392	-10.9 + 6.3 -18.7 -44.9 -30.1 -20.6 -22.7	511 981 1,283 391 309 1,256 1,026	397 1,205 1,126 166 205 770 561	-22.3 +22.8 -12.2 -57.5 -33.7 -38.7 -45.3			
Canada	3,873	3,260	-15.8	5,757	4,430	-23.1			

^{1.} Includes Yukon and Northwest Territories

Sales Finance Companies

gentleringungs sterritoring to the All Seath Board Time of	to talk . It with the first Dar. It is a superior of the	Wholesale	and at the second dependent dependent dependent dependent dependent dependent dependent dependent dependent de	Average Repayment Terms on Retail Paper Purchased				
	Faper Purchased	Estimated Repay- ments	Balances Out- standing (end of	Passenger Cars and Commercial Vehicles		Other Consumer Goods	Other Comm. & Indus- trial	
	and the second s	in the party of the contract o	period)	New	Used	The state of the s	Goods	
constitution of the state of th	mill	ions of dol	lars	general agreement on anyone the sale	IIO:	nths	gus di el e condicione	
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9	
Quarterly 1959 - III IV	234 295	320 266	168 197	25.9 25.3	17.6 17.3	24.8	26.3 26.8	
1960 - I II III IV	379 443 197 404	291 457 304 334	284 270 163 233	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7	
1961 - I	304 366	280 401	257 222	25.7 26.4	18.1 17.8	22.8 26.7	30.1 26.6	

^{..} Not Available



61-004

Monthly

DOMINION BUREAU OF STATISTICS

Canada, Statistics, Bureau of

OTTAWA - CANADA

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CREDIT STATISTICS

July 1961

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

- Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.
- Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.
- Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Note: The 1960 and 1961 data contained in this report may differ from that shown in previous reports due to revisions; the 1960 data is now final while the 1961 sales figures will be finalized in 1962.

Industry and Merchandising Division

(millions of dollars) Selected Holders

geogramicological de de la companya	guide at att att att att att att att att att	Detected	Horner 2	a. adjuste significant reducing trop, o	the space that a start of the e	
	Sales F Companies	inance (retail)		l Loan panies	Depart-	Furniture,
Date	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit	ment S tor es	Appliance Stores
	1	2	3	4	5	6
End of: 1953 4 5 6 7 8 9 1960 - Jan Feb Mar Apr May - June	516 492 599 756 780 768 806 794 789 791 805 827 844	184 164 192 279 288 257 344 345 349 354 365 381 399	173 209 273 343 347 382 446 446 447 453 464 470 479	3 6 6 13 15 19 38 39 41 40 42 44 45	167 186 226 244 262 282 314 303 288 284 290 295 296	138 156 175 189 195 197 202 197 193 190 189 190
- July - Aug Sept Oct Nov Dec. 1961 - Jan.	854 856 851 842 839 828	401 405 407 404 395 393 391	485 489 490 494 494 504	46 47 47 47 46 45	292 294 305 313 328 364	188 188 191 192 193 198
- Feb Mar Apr May - June - July	794 785 786 791 799 810*	391 386 388 391 404 410 412	499 499 503 508 514 520 523	45 44 43 42 42 42 42 43 43	350 335 329 328 331 333 325	190 188 185 184 185 185 186

.. Not available - r - revised

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Footnotes

- 1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- * Decrease in instalment credit of small loan companies and increase in the financing of consumer goods by sales finance companies (retail) is due in part to a transfer of paper purchased from one category to another.

(millions of dollars) Selected Holders

enteresta establica en esta de la desenta de	ele cer verialment de l'es	political in incidence of the te	THE NAME OF THE OWNER OF THE OWNER OF THE	The same of the sa	g Marchantelecture in the Marchantelecture	ACTUAL PROPERTY AND ADDRESS OF	loss muchasime nt of the	many any siam
onal Loar		Sub-	Life Insurance	Quebec	Deal (ex. d	Lers lept.,	Oil	
	Other	(excl. col.2)	Policy Loans	Banks Loans	appli stor Instal-	Lance res)	Company Credit Cards	Credit Unions
8	9	10	11	12	1		15	16
24 38 48 58 60 59 58 55 56	308 351 441 435 420 553 719 703 698 710 731	1,574 1,653 2,083 2,331 2,326 2,546 2,867 2,823 2,799 2,807 2,868	225 240 250 270 295 305 323 325 328 331 333	8 7 8 11 13 12 13 16 14 14 14	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394
56	789	2,989	338	16	92	360	42	• •
56 56 55 55 56 56	798 811 826 840 843 857	3,006 3,025 3,049 3,061 3,082 3,138	339 340 343 344 344 344	17 17 18 15 20 14	91	362 378	51	• •
56 56 56 56 57 61	863 859 873 904 935 949	3,093 3,054 3,057 3,094 3,147 3,192	347 347 349 350 352 353	19 17 17 18 20 18	93	354 369	39 45	0 0
	Home Improvement 8	Improve Other ment 8 9 - 308 - 351 24 441 38 435 48 420 58 553 60 719 59 703 58 698 55 710 56 731 55 762 56 789 56 798 56 843 56 857 56 863 56 859 56 873 56 873 56 904 57 935 61 949	Home Improve- Other (excl. col.2) 8 9 10 - 308 1,574 - 351 1,653 24 441 2,083 38 435 2,331 48 420 2,326 58 553 2,546 60 719 2,867 59 703 2,823 58 698 2,799 55 710 2,868 55 762 2,935 56 789 2,889 56 789 2,989 56 798 3,006 56 811 3,025 55 826 3,049 55 840 3,061 56 843 3,082 56 857 3,138 56 863 3,093 56 859 3,054 56 873 3,057 56 904 3,094 57 935 3,147 61 949 3,192	Somal Loans	Somal Loans	Color Color Companies Companies	Home Improve	Home Improve

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e., farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sales Finance Companies - Retail Instalment Financing

Month Passeng Cars 1 \$ 1960-Jan. 36.0 Feb. 49.4 Mar. 60.6 Apr. 67.1	2	Amount 3 \$ lue of 0	% Change 4	Commer- cial Vehicles	Other	Tot	al % Change	Total
Passeng Cars 1 \$ 1960-Jan. 36.0 Feb. 49.4 Mar. 60.6	2 \$ Va	3	Change 4	cial Vehicles 5				Total
1960-Jan. 36.0 Feb. 49.4 Mar. 60.6	\$ Va	\$	CONTRACTOR MANAGEMENT	- de de la companya del companya de la companya del companya de la	6		onange	Retail
1960-Jan. 36.0 Feb. 49.4 Mar. 60.6	Va	Υ	%	- A		7	8	9
Feb. 49.4 Mar. 60.6	-	lue of (\$	\$	\$	%	\$
Feb. 49.4 Mar. 60.6	13.7		Contract	s Financed	during	Month	at of book stores to	
Apr. 67.1 May 75.7 June 75.9 July 64.7 Aug. 61.1 Sept. 49.4 Oct. 47.0 Nov. 47.2 Dec. 42.2 1961-Jan. 36.7 Feb. 40.7 Mar. 47.6 Apr. 55.2 May 64.6 June 61.9 July 58.5	14.1 15.2 15.3 18.0 18.2 17.3 17.0 16.6 18.3 19.3 18.6 13.2 12.1 12.9 14.1 16.8 15.8 20.2*	49.7 63.5 75.8 82.4 93.7 94.1 82.0 78.1 66.0 65.3 66.5 69.3 81.4 77.7 78.7	+ 1.7 + 9.5 + 7.8 - 5.0 + 6.6 - 1.5 - 9.4 + 0.5 - 13.0 - 3.4 - 7.7 + 0.4 - 16.9 - 20.2 - 15.9 - 13.1 - 17.4 - 4.0	9.3 11.2 12.2 13.4 17.9 17.0 12.5 14.1 12.9 11.0 11.5 11.1 9.3 8.2 9.7 12.1 14.6 12.8 11.0	13.2 13.3 15.3 18.3 22.1 21.3 20.7 19.6 17.3 18.0 15.5 17.3 14.1 12.0 17.9 15.6 21.4 21.1	22.5 24.5 27.5 31.7 40.0 38.3 33.2 33.7 30.2 29.0 27.0 28.4 20.2 27.6 27.7 36.0 33.9 28.7	+29.6 +26.9 +17.8 +16.9 +14.9 +1.9 -14.3 +1.9 -15.6 -4.1 -4.7 -5.1 +4.0 -17.6 +0.4 -12.6 -10.0 -11.5 -13.6	72.2 88.0 103.3 114.1 133.7 132.4 115.2 111.8 96.2 94.3 93.5 89.2 73.3 73.0 88.1 97.0 117.4 111.6 107.4
and the resident described of the section of the se	and the second s	Balanc	es Outs	tanding at	Lands repaired 1175 - Broder sh	End	a commence and control	the the terminal control to th
1960-Jan. Feb. Feb. 596.2 Mar. 600.0 Apr. 613.1 May 632.2 June 649.9 July 660.5 Aug. 662.6 Sept. 656.0 Oct. Nov. 636.6 Dec. 1961-Jan. Feb. 596.1 Mar. 588.9 Apr. June 603.7	194.0 192.3 191.1 192.2 194.7 193.7 193.8 195.4 197.4 202.7 203.7 203.7 202.0 197.8 196.2 194.7 196.1	794.4 788.5 791.1 805.3 826.9 844.1 854.2 856.4 851.4 842.5 839.3 828.4 809.1 793.9 785.8 791.1 799.1	+ + + + + + + + + + + + + + + + + + +	136.4 137.3 138.3 142.1 148.0 155.3 156.3 157.5 158.2 156.4 152.6 159.2 146.8 149.2 146.8 144.3 144.8 149.1 150.5	208.7 211.8 215.9 222.4 232.9 243.3 245.0 247.4 248.5 247.5 242.5 242.6 242.2 239.7 243.5 245.8 254.4 259.2	345.1 349.1 354.2 364.5 380.9 398.6 401.3 404.9 406.7 403.9 395.1 393.4 391.4 386.5 387.8 390.6 403.5 409.7	+38.8 +38.0 +38.8 +34.5 +35.2 +29.4 +26.6 +22.9 +19.9 +16.5 +14.4 +13.4 +10.7 + 9.5 + 7.2 + 5.9	1,139.5 1,137.6 1,145.3 1,169.8 1,207.8 1,242.7 1,255.5 1,261.3 1,258.1 1,246.4 1,234.4 1,221.8 1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8

^{*}See note at bottom of page 2.

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions	of	dollars)
-----------	----	----------

destinations (Consider the Constitution of Constitution)	Co	nsumer	Goods	audi i 1951 i 1951 i 1951 i add i 1996 i i isabi 1970.	CONTROL STOCKED AND AND AND AND AND AND AND AND AND AN	Comme	rcial Go	oods	and - A greater is the sa
Month	Passenger	Other	The state of the s	al %	Commer- cial	Other	Tot	al	Total
	Cars		Amount	Change	Vehicles	001104	Amount	Change	Retail
dipoliticant procedures from the company more cape of	Andrewson D. William Los-Proving conference Co.	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	Ş	%	্বী
	discollent and the state of the state of	glandaria zapr raju zo niverzon	I was an a second	Repaymen	ts during	Month	g Brook: S off Man A. Abra	al va making the phonor of	and the state of t
1960-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. May June July	45.1 53.6 56.8 54.0 56.6 58.2 54.1 59.0 56.0 57.9 55.7 54.1 54.3 51.7 54.8 53.0 60.7 53.2 52.5	15.8 15.8 16.4 14.2 15.5 18.7 17.8 16.9 15.0 17.6 14.9 16.3 14.5 15.4 15.4 15.3	60.9 69.4 73.2 68.2 72.1 76.9 71.9 71.0 74.2 69.7 71.7 69.2 68.0 69.3 68.6 76.1 69.7	-15.5 +12.7 + 7.7 - 6.3 + 5.6 - 5.3 - 4.5 - 5.6 - 5.6 - 5.7 + 13.6 - 5.6 - 5.7 + 5.7	11.0 10.3 11.2 9.6 12.0 9.7 11.5 12.9 12.2 12.8 15.3 12.9 10.6 12.2 11.6 10.3 11.4 11.2	10.3 10.2 11.2 11.8 11.6 10.9 19.0 17.2 16.2 19.0 20.5 17.2 14.5 14.5 14.1 13.3 12.8 15.6	21.3 20.5 22.4 21.4 23.6 20.6 30.5 30.1 28.4 31.8 35.8 30.1 25.4 25.1 26.3 24.9 23.1 27.7 26.8	+10.8 -12.3 +25.5 + 1.4 +66.2 -20.7 +30.3 +28.4 +14.7 +30.7 +39.8 +19.8 +19.2 +22.4 +17.4 +16.4 -2.1 +34.5 -12.1	82.2 89.9 95.6 89.6 95.7 97.5 102.4 106.0 105.5 101.8 94.6 93.1 95.6 93.5 99.2 97.4

Footnotes:

- 1. Passenger car financing includes cars sold for commercial as well as personal use.
- 2. Covers such lines as furniture, appliances, jewellery etc.
- 6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Motor Vehicle Credit Extended by Sales Finance Companies (Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	finance	ed, in thou	usands of do	oliars)							
	Numb	er of Unit	8	Amount	of Financing	(\$1000)					
Province	July (2) 1960	July 1961	7 Change Prev.Yr.	July 1960	July 1961	% Change Prev.Yr.					
			New Passer	nger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia	1,286 4,563 6,312 620 588 1,155 946	1,276 5,131 5,743 656 448 817 816	- 0.8 +12.4 - 9.0 + 5.8 -23.8 -29.3 -13.7	2,693 10,400 14,187 1,468 1,303 2,694 2,226	2,824 11,783 13,086 1,606 1,005 1,951 1,988	+ 4.9 +13.3 - 7.8 + 9.4 -22.9 -27.6 -10.7					
Canada	15,470	14,887	- 3.8	34,971	34,243	- 2.1					
		New Commercial Vehicles									
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	267 532 568 100 93 266 180	227 568 528 51 82 248 164	-15.0 + 6.8 - 7.0 -49.0 -11.8 - 6.8 - 8.9	1,094 2,107 1,920 606 343 1,106 817	823 2,328 1,938 211 278 957 785	-24.8 +10.5 + 0.9 -65.2 -19.0 -13.5 - 3.9					
Canada	2,006	1,868	- 6.9	7,993	7,320	- 8.4					
			Used Pass	enger Cars							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia l Canada	2,602 7,453 10,325 1,924 1,486 2,678 2,475	2,240 7,105 8,581 1,091 1,162 2,400 1,928	-13.9 -4.7 -16.9 -43.3 -21.8 -10.4 -22.1	2,323 7,121 10,959 2,431 1,366 2,737 2,755	2,145 6,748 8,642 1,137 1,011 2,429 2,166	- 7.7 - 5.2 -21.1 -53.2 -26.0 -11.3 -21.4					
		U	sed Commerc	ial Vehicl							
Atlantic Provinces Quebec Ontario Manitoba Saskatchewan Alberta British Columbia 1	370 715 749 159 221 545 414	364 662 609 108 163 451 340	-1.6 -7.4 -18.7 -32.1 -26.2 -17.2 -17.9	321 894 1,022 337 337 840 791	416 949 991 192 203 515 427	+29.6 + 6.2 - 3.0 -43.0 -39.8 -38.7 -46.0					
Canada	3,173	2,697	-15.0	4,542	3,693	-18.7					

^{1.} Includes Yukon and Northwest Territories

^{2.} Revised

passiconsigning autopure protective and 100 PHP 100 PHP 400 PH	97.04 Page 197.04 Page 197	Wholesale	онд _{анн} ар сопр <u>авить</u> невроивый подачайной бина	Average Repayment Terms on Retail Paper Purchased				
	Paper Estimated Repay-		Balances Out- standing	Passeng and Com Vehi	mercial	Other Consumer	Other Comm. & Indus-	
		ments	(end of period)	New	Used	Goods	trial Goods	
	mill	ions of dol	lars		mon	ths		
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9	
Quarterly 1959 - II III IV	418 234 295	424 320 266	254 168 197	25.0 25.9 25.3	17.9 17.6 17.3	25.2 24.8 21.0	26.8 26.3 26.8	
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7	
1961 - I II	303 366	277 400	255 221	25.7 26.4	18.1	22.8 26.7	30.1 26.6	

.. Not available

Accounts Receivable - Retail Dealers

Percentage Change - June 30, 1961 over June 30, 1960

			CONTROL OF THE PROPERTY OF THE PARTY OF THE
Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
TOTAL, ALL TRADES	• •	• •	+ 4.5
Department Stores Motor Vehicle Dealers Men's Clothing Stores	(1)	- 1.3 (1)	+12.3 - 1.0 + 2.0
Family Clothing Stores Women's Clothing Stores	+ 0.9 - 3.6 + 5.6	+ 2.2 - 2.0 + 3.8	+ 1.5 - 2.3 + 4.2
Hardware Stores Furniture, Appliance and Radio Stores	- 2.8	- 0.9	- 2.5
Jewellery Stores Grocery and Combination (Independent) Stores	- 3.9	+ 8.0	- 0.6 + 1.4
General Stores	+27.8	+ 9.1	+ 2.5 +10.1 + 5.9
Garages and Filling Stations	O O		2000

^{..} Not available (1) No change

Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
(a) Pateur statututerin vergi vi Egyallita vilagi, ilitaki visigi "viligiandiya vilagiandigi Silliya vilagian vilaya vi Cistadhir i	Total	All Trad	es	Motor Vel	nicle Deal	Lers	
1959 - June 30 Sept. 30 Dec. 31	458.5 466.4 523.8	418.6 431.7 468.7	877.1 898.1 992.5	19.4 18.3 16.9	86.4 84.6 77.4	105.8 102.9 94.3	
1960 - March 31 June 30 Sept. 30 Dec. 31	494.5 505.8	423.3 432.0	917.8 937.8 948.4 1,037.6	16.9 18.3 17.2 15.7	81.6 87.1 81.6 77.8	98.5 105.4 98.8 93.5	
1961 - March 31 June 30	\$ G	O O O O	960.8 979.9	16.8	78.1 86.0	94.9	
	Men's Cl	Lothing St	ores	Family Clothing Stores			
1959 - June 30 Sept. 30 Dec. 31	4.9 4.7 5.9	9.4 8.7 11.4	14.3 13.4 17.3	10.5 10.5 12.8	8.6	19.1 19.3 23.3	
1960 - March 31 June 30 Sept. 30 Dec. 31	4.9 5.1 4.9 6.0	9.8 9.9 9.1 11.4	14.7 15.0 14.0 17.4	11.0 11.1 10.7 12.7	8.6 9.2 9.3 10.8	19.6 20.3 20.0 23.5	
1961 - March 31 June 30	5.4 5.4	9.9	15.3 15.3	11.3	9.0 9.4	20.3	
	Women's (Clothing S	tores	Hardwe	are Store	3	
1959 - June 30 Sept. 30 Dec. 31	2.5 2.6 3.3	9.0 9.9 11.3	11.5 12.5 14.6	7.3 8.0 8.6	26.4 27.1 25.9	33.7 35.1 34.5	
1960 - March 31 June 30 Sept. 30 Dec. 31	2.8 2.8 2.7 3.3	10.0 10.0 10.7 11.5	12.8 12.8 13.4 14.8	8.4 9.0 9.6 9.9	22.6 26.3 27.2 27.1	31.0 35.3 36.8 37.0	
1961 - March 31 June 30	2.7 2.7	10.1	12.8 12.5	9.4 9.5	23.5	32.9 36.8	
Fur	niture, Appli	ance and	Radio Store	s Jewell	ery Store	1. 1	
1959 - June 30 Sept. 30 Dec. 31	162.4 166.0 172.9	25.8 27.1 28.6	188.2 193.1 201.5	12.8 12.5 16.6	5.1 4.8 7.8	17.9 17.3 24.4	
1960 - March 31 June 30 Sept. 30 Dec. 31	166.4 166.9 167.3 173.1	23.5 23.2 23.8 25.2	189.9 190.1 191.1 198.3	13.8 12.9 12.5 16.1	4.9 5.0 4.9 7.6	18.7 17.9 17.4 23.7	
1961 - March 31(r) June 30	162.9 162.3	22.2	185.1 185.3	13.2	5.1 5.4	18.3	

^{..} Not available

Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
Confidence	Fuel Dealers			Department Stores			
1959 - June 30 Sept. 30 Dec. 31	1.6 1.7 2.0	32.7 30.6 45.1	34.3 32.3 47.1	205.4 208.2 250.5	43.1 46.2 63.6	248.5 254.4 314.1	
1960 - March 31 June 30 Sept. 30 Dec. 31	2.0 1.8 2.0 2.5	51.8 34.0 30.4 49.4	53.8 35.8 32.4 51.9	237.9 247.5	46.4 48.6	284.3 296.1 304.6 364.1	
1961 - March 31 June 30	2.7	53.3 37.1	56.0 39.4	• 0 • 0	© 0	328.6 332.5	
	Grocery and Combination Stores (Independent)			General Stores			
1959 - June 30 Sept. 30 Dec. 31	• •	• •	34.6 35.6 37.7	• •	• •	29.4 32.0 31.0	
1960 - March 31 June 30 Sept. 30 Dec. 31	• •	• •	34.7 35.3 35.4 37.6	• • • • • •	• • • • • •	28.5 31.9 33.7 31.8	
1961 - March 31 June 30	₩ 8	0 0	35.0 35.8	0 0	0 0	29.1 32.7	
	Garages and Filling Stations			All Other Trades			
1959 - June 30 Sept. 30 Dec. 31	• •	• •	28.3 28.6 26.2	31.1 33.2 33.4	80.4 88.4 93.1	111.5 121.6 126.5	
1960 - March 31 June 30 Sept. 30 Dec. 31	••	• • • ·	26.1 28.9 29.3 28.0	29.6 29.6 31.1 30.7	75.6 83.4 90.4 85.3	105.2 113.0 121.5 116.0	
1961 - March 31 (r) . June 30	• •	# 0	27.0 30.6	30.2 30.3	75.3 86.0	105.5	

^{..} Not available







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MONTHLY

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CREDIT STATISTICS

August 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

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Selected credit holders	Balances Outstanding at Month-End					
beteeted elegic notacis	August 1960	August 1961	Change			
			%			
Sales finance companies: Consumer goods Commercial goods	856 405	808 413	- 5.6 + 2.0			
Small loan companies: Cash loans	489 47	526 37	+ 7.6 -21.3			
Department stores	294	328	+11.6			
Furniture, appliance stores	188	192	+ 2.1			
Chartered banks: Personal loans: Fully secured Home improvement Other	284 56 811	310 63 998	+ 9.2 +12.5 +23.1			

Prepared in the Industry and Merchandising Division

6542-501-81

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

		f		T			
	Year and month	Sales finance companies (retail)		Small loan companies		Depart-	Furniture,
No ₅		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
	End of:		millions of dollars				
1 . 2 . 3 . 4 & 5 . 6 . 7 . 7	1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202
8 « 9 » 10 ° 11 »	1960 - May - June - July - Aug.	827 844 854 856	381 399 401 405	470 479 485 489	44 45 46 47	295 296 292 294	190 190 2 188 188
12 ½ 13 ½ 14 ½ 15 ½ 16 17	- Sept. - Oct. - Nov. - Dec. 1961 - Jan. - Feb.	851 842 839 828 809 794	407 404 395 393 391 386	490 494 494 504 499	47 47 46 45 45 44	305 313 328 364 350 335	191 192 193 198 190 188
18 ° 19 20 21 22 23 °	- Mar Apr May - June - July - Aug.	785 786 791 799 810 808	388 391 404 410 412 413	503 508 514 520 523 526	43 42 42 42 37 37	329 328 331 333 325 328	185 184 185 185 186. 192

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

⁽³⁾⁾ Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

⁽⁴⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽⁵⁾ The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

⁽⁶⁾ Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

⁽⁷⁾ Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other reduced dealer (ex. defurnitur appliants store Instalment (8)	ers ept., ee and ence	Oil company credit cards (9)	Credit unions (10)	No.
***************************************			m	illions of	dollars					
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394	1 2 3 4 5 6 7
292 290 287 284	55 56 56 56	762 789 798 811	2,935 2,989 3,006 3,025	335 338 339 340	14 16 17 17	92	360	42	• •	8 9 10 11
284 278 283 286 281 279	55 55 56 56 56 56	826 840 843 857 863 859	3,049 3,061 3,082 3,138 3,093 3,054	343 344 344 344 347 347	18 15 20 14 19	91 97	362 378	51 44	o o	12 13 14 15 16 17
283 286 292 303 313 310	56 56 57 61 61 63	873 904 935 949 972 998	3,057 3,094 3,147 3,192 3,227 3,262	349 350 352 353 354 355	17 18 20 18 19 18	93 93	354 369	39 45	• •	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsumer	goods			Com	mercial	goods	6 v. Te yin har Talah Casal Antare oo ya ya salah da da aya ka da aya ka da aya ka da aya da aya da aya da ay
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cíal vehicles	(4)	Amount	Change (3)	f .
	%							%	oppositions. And commission on commission of the complete commission of the commissi
		V	alue of	contrac	ts financ	ed duri	ng month		
June July Aug. Sept. Oct. Nov. Dec.	75.7 75.9 64.7 61.1 49.4 47.0 47.2 42.2	18.0 18.2 17.3 17.0 16.6 18.3 19.3 18.6	93.7 94.1 82.0 78.1 66.0 65.3 66.5 60.8	+ 6.6 - 1.5 - 9.4 + 0.5 -14.5 -13.0 - 3.4 - 7.7	17.9 17.0 12.5 14.1 12.9 11.0 11.5	22.1 21.3 20.7 19.6 17.3 18.0 15.5 17.3	40.0 38.3 33.2 33.7 30.2 29.0 27.0 28.4	+14.9 + 1.9 -14.3 + 1.9 -15.6 - 4.1 - 4.7 - 5.1	133.7 132.4 115.2 111.8 96.2 94.3 93.5 89.2
1961-Jan. Feb. Mar. Apr. May June July Aug.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0
			Balan	ces outs	tanding a	t month	-end		
June July Aug. Sept. Oct. Nov. Dec.	632.2 649.9 660.5 662.6 656.0 645.1 636.6 624.7	194.7 194.2 193.7 193.8 195.4 197.4 202.7 203.7	826.9 844.1 854.2 856.4 851.4 842.5 839.3 828.4	+ 7.4 + 6.5 + 5.6 + 5.4 + 4.2 + 2.8 + 2.9 + 2.8	148.0 155.3 156.3 157.5 158.2 156.4 152.6 150.8	232.9 243.3 245.0 247.4 248.5 247.5 242.5 242.6	380.9 398.6 401.3 404.9 406.7 403.9 395.1 393.4	+34.5 +35.2 +29.4 +26.6 +22.9 +19.9 +16.5 +14.4	1,207.8 1,242.7 1,255.5 1,261.3 1,258.1 1,246.4 1,234.4
1961-Jan. Feb. Mar. Apr. May June July Aug.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9	202.0 197.8 196.2 194.7 196.1 195.4 200.3 200.6	809.1 793.9 785.1 785.8 791.1 799.1 810.0 807.5	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7	+13.4 +10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Total		Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
	%						4	%	
				Repaymen	ts during	month			
June July Aug. Sept. Oct. Nov. Dec.	56.6 58.2 54.1 59.0 56.0 57.9 55.7 54.1	15.5 18.7 17.8 16.9 15.0 16.3 14.0 17.6	72.1 76.9 71.9 75.9 71.0 74.2 69.7 71.7	- 6.3 + 5.8 - 3.5 + 3.2 - 2.6 + 2.3 - 4.4 - 5.5	12.0 9.7 11.5 12.9 12.2 12.8 15.3 12.9	11.6 10.9 19.0 17.2 16.2 19.0 20.5 17.2	23.6 20.6 30.5 30.1 28.4 31.8 35.8 30.1	+66.2 -20.7 +30.3 +28.4 +14.7 +30.7 +37.7 +19.8	95.7 97.5 102.4 106.0 99.4 106.0 105.5 101.8
1961-Jan. Feb. Mar. Apr. May June July Aug.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5	14.9 16.3 14.5 15.6 15.4 16.5 15.3 16.6	69.2 68.0 69.3 68.6 76.1 69.7 67.8 71.1	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finan	cing				
Province	August 1960 (2)	August 1961	Change prev. yr.	August 1960 (2)	August 1961	Change prev. yr.				
	numb	er	%	\$'00	00	%				
			New passe	enger cars		ı				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,307 3,739 6,065 662 609 1,186 913 14,481	1,147 4,231 4,899 376 367 859 796 12,675	-12.2 +13.2 -19.2 -43.2 -39.7 -27.6 -12.8 -12.5	2,800 8,612 13,839 1,518 1,352 2,829 2,087 33,037	2,523 9,692 10,788 893 834 1,976 1,900 28,606	- 9.9 +12.5 -22.0 -41.2 -38.3 -30.2 - 9.0 -13.4				
			New commerci	ial vehicles						
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	266 621 636 84 142 337 158 2,244	209 569 565 58 55 237 181 1,874	-21.4 - 8.4 -11.2 -31.0 -61.3 -29.7 +14.6 -16.5	1,037 2,429 2,459 343 435 1,424 812 8,939	702 3,333 2,209 243 205 715 705 8,112	-32.3 +37.2 -10.2 -29.2 -52.9 -49.8 -13.2 - 9.3				
	Used passenger cars									
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,747 6,826 10,011 1,627 1,494 2,954 2,569 28,228	2,138 6,613 8,471 1,029 1,064 2,360 2,139 23,814	-22.2 - 3.1 -15.4 -36.8 -28.8 -20.1 -16.7 -15.6	2,447 6,580 10,389 1,659 1,366 2,884 2,744 28,069	1,926 6,296 8,415 976 913 2,368 2,235 23,129	-21.3 - 4.3 -19.0 -41.2 -33.2 -17.9 -18.6 -17.6				
			Used commen	rcial vehicle	es					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	434 1,032 884 180 314 642 432 3,918	358 708 690 127 183 486 365 2,917	-17.5 -31.4 -21.9 -29.4 -41.7 -24.3 -15.5 -25.5	414 1,434 1,161 222 367 937 584 5,119	330 1,052 1,101 248 193 595 488 4,007	-20.3 -26.6 - 5.2 +11.7 -47.4 -36.5 -16.4 -21.7				

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised

TABLE 4. Sales Finance Companies

	1	Wholesale				p a yment ter aper purcha	
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of	Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & indus-trial
			period)	MeM			goods
	milli	ons of doll	ars		mo	nths	1
Calendar Years 1956 1957 1958	1,213 1,185 1,105	1,165	182 202 191 197	24.1	17.0 17.6	20.1	25.1 26.9
1959	1,307	1,301	177	2)02	11.00	۵۰ ر۵	2007
Quarterly 1959 - II III IV	418 234 295	424 320 266	254 168 197	25.0 25.9 25.3	17.9 17.6 17.3	25.2 24.8 21.0	26.8 26.3 26.8
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II	303 366	277 400	255 221	25.7 26.4	18.1	22.8 26.7	30.1 26.6

^{..} Figures not available.



MONTHLY



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CREDIT STATISTICS

September 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	Outstanding at Ma	onth-End
porocca droat norder	September 1960	September 1961	Change
			%
Sales finance companies: Consumer goods Commercial goods	851 407	797 411	- 6.3 + 1.0
Small loan companies: Cash loans	490 47	526 37	+ 7.3 -21.3
Department stores	305	336	+10.2
Furniture, appliance stores	191	193	+ 1.0
Chartered banks: Personal loans: Fully secured Home improvement Other	284 55 826	319 64 993	+12.3 +16.4 +20.2

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
140 9	Trad of		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1953 4 5 6 7 8 9	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202
8 9 10 11	1960 - June - July - Aug. - Sept.	844 854 856 851	399 401 405 407	479 485 489 490	45 46 47 47	296 292 294 305	190 188 188 191
12 13 14 15 16	- Oct. - Nov. - Dec. 1961 - Jan. - Feb. - Mar.	842 839 828 809 794 785	404 395 393 391 386 388	494 494 504 499 499 503	47 46 45 45 44 43	313 328 364 350 335 329	192 193 198 190 188 185
18 19 20 21 22 23	- Apr May (r) - June (r) - July (r) - Aug Sept.	786 791 799 810 808 797	391 404 410 412 413 411	508 514 520 523 526 526	42 42 42 37 37 37	328 331 333 325 328 336	184 185 186 186 192 193

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).
- Note: Licenced small loan companies extending instalment credit exceeding 50% of total business are classified as sales finance companies for purposes of this report.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2)	Life insurance companies' policy loans	Quebec savings banks' loans	applia store Instal- ment	ers ept., ce and ince	Oil company credit cards (9)	Credit unions (10)	
			m	illions of	dollars	(8)				No .
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 394	1 2 3 4 5 6 7
290 287 284 284	56 56 56 55	789 798 811 826	2,989 3,006 3,025 3,049	338 339 340 343	16 17 17 18	92 91	360 362	42 51		8 9 10 11
278 283 286 281 279 283	55 56 56 56 56 56	840 843 857 863 859 873	3,061 3,082 3,138 3,093 3,054 3,057	344 344 344 347 347 349	15 20 14 19 17 17	97 93	378 354	144	○ 	12 13 14 15 16 17
286 292 303 314 312 319	56 57 61 61 63 64	904 935 949 970 995 993	3,094 3,147 3,193 3,226 3,261 3,265	350 352 353 354 355 357	18 20 18 19 18 17	93	369	45	• •	18 19 20 21 22 23

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

		Consume	r goods			Con	mercial	goods	
Year and	Passenger	Other	То	otal	Commer-	0.61	Tot	al	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total retail
				%				%	
		1	Value of	contrac	ts financ	ed duri	ng month	1	
1960-June July Aug. Sept. Oct. Nov. Dec.	75.9 64.7 61.1 49.4 47.0 47.2 42.2	18.2 17.3 17.0 16.6 18.3 19.3 18.6	94.1 82.0 78.1 66.0 65.3 66.5 60.8	- 1.5 - 9.4 + 0.5 -14.5 -13.0 - 3.4 - 7.7	17.0 12.5 14.1 12.9 11.0 11.5	21.3 20.7 19.6 17.3 18.0 15.5 17.3	38.3 33.2 33.7 30.2 29.0 27.0 28.4	+ 1.9 -14.3 + 1.9 -15.6 - 4.1 - 4.7 - 5.1	132.4 115.2 111.8 96.2 94.3 93.5 89.2
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2
			Balan	ces outs	tanding a	t month	-end		
July Aug. Sept. Oct. Nov. Dec.	649.9 660.5 662.6 656.0 645.1 636.6 624.7	194.2 193.7 193.8 195.4 197.4 202.7 203.7	844.1 854.2 856.4 851.4 842.5 839.3 828.4	+ 6.5 + 5.6 + 5.4 + 4.2 + 2.8 + 2.9 + 2.8	155.3 156.3 157.5 158.2 156.4 152.6 150.8	243.3 245.0 247.4 248.5 247.5 242.5 242.6	398.6 401.3 404.9 406.7 403.9 395.1 393.4	+35.2 +29.4 +26.6 +22.9 +19.9 +16.5 +14.4	1,242.7 1,255.5 1,261.3 1,258.1 1,246.4 1,234.4 1,221.8
1961-Jan. Feb. Mar. Apr. May (r) June July (r) Aug. Sept.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7	+10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

					,				
	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Total		Total
month	cars (1)	cars (2)		Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
	%							%	
				Repaymen	ts during	month			
1960-June July Aug. Sept. Oct. Nov. Dec.	58.2 54.1 59.0 56.0 57.9 55.7 54.1	18.7 17.8 16.9 15.0 16.3 14.0 17.6	76.9 71.9 75.9 71.0 74.2 69.7 71.7	+ 5.8 - 3.5 + 3.2 - 2.6 + 2.3 - 4.4 - 5.5	9.7 11.5 12.9 12.2 12.8 15.3 12.9	10.9 19.0 17.2 16.2 19.0 20.5 17.2	20.6 30.5 30.1 28.4 31.8 35.8 30.1	-20.7 +30.3 +28.4 +14.7 +30.7 +37.7 +19.8	97.5 102.4 106.0 99.4 106.0 105.5 101.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7	14.9 16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

r - Revised figures

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finan	cing
Province	September 1960(2)	September 1961	Change	September 1960(2)	September 1961	Change prev. yr.
	num		prev. yr.	\$'0		% %
			New passe	enger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	968 3,091 5,464 511 579 894 742 12,249	804 3,186 3,217 304 337 721 574 9,143	-16.9 + 3.1 -41.1 -40.5 -41.8 -19.4 -22.6 -25.4	2,049 7,094 12,083 1,226 1,285 2,086 1,676 27,499	1,772 7,217 6,964 700 745 1,621 1,258 20,277	-13.5 + 1.7 -42.4 -42.9 -42.0 -22.3 -24.9 -26.3
			New commerci	ial vehicles		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	205 636 617 82 129 331 133 2,133	160 628 550 50 65 235 126 1,814	-22.0 - 1.3 -10.9 -39.0 -49.6 -29.0 - 5.3 -15.0	734 2,554 2,357 388 397 1,268 651 8,349	591 3,460 2,078 138 185 841 453 7,746	-19.5 +35.5 -11.8 -64.4 -53.4 -33.7 -30.4 - 7.2
			Used passe	enger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,069 5,613 7,883 1,385 1,291 2,386 1,996 22,623	1,680 4,832 6,037 833 982 2,115 1,681 18,160	-18.8 -13.9 -23.4 -39.9 -23.9 -11.4 -15.8 -19.7	1,823 5,230 7,972 1,365 1,212 2,272 2,078 21,952	1,511 4,604 5,906 848 866 2,160 1,763 17,658	-17.1 -12.0 -25.9 -37.9 -28.5 - 4.9 -15.2 -19.6
			Used commen	ccial vehicl	es	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	351 849 801 169 259 580 396 3,405	325 664 627 101 184 459 339 2,699	- 7.4 -21.8 -21.7 -40.2 -29.0 -20.9 -14.4 -20.7	310 1,243 1,123 156 249 836 671 4,588	365 1,042 1,066 117 213 568 480 3,851	+17.7 -16.2 - 5.1 -25.0 -14.5 -32.1 -28.5 -16.1

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

	7	Wholesale		Ave	erage repretail pa	payment ter	sed
Date	Paper purchased	Estimated repay-	Balances out- standing (end of	Passenge: and commovehic	ercial	Other consumer goods	Other comm. & indus-trial
		C 4-11	period)	New		nths	goods
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9
Quarterly 1959 - III IV	234 295	320 266	168 197	25.9 25.3	17.6	24.8 21.0	26 .3 26 . 8
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II III	303 366 200	277 400 296	255 221 125	25.7 26.4 27.4	18.1 17.8 17.7	22.8 26.7 24.6	30.1 26.6 31.5

^{..} Figures not available.



MONTHLY



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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

Price: \$2.00 a year

CREDIT STATISTICS

Canada, atausiics, Durgau I

October 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s Outstanding at M	onth-End
beleeted eledit holders	October 1960	October 1961	ClaChange
			%
Sales finance companies: Consumer goods Commercial goods	842 404	784 405	- 6.9 + 0.2
Small loan companies: Cash loans	494 47	525 35	°+ 6.3 -25.5
Department stores	313	. 344	+ 9.9
Furniture, appliance stores	192	193	+ 0.5
Chartered banks: Personal loans: Fully secured Home improvement Other	278 55 840	330 65 1,008	+18.7 +18.2 +20.0

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

mentil e Vire navirell	Year	Sales fi companies			l loan anies	Depart-	Furniture,	
No s	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
(The Table 1		millions	of dollar	S			
1 2 3 4 5 6 7	Ind. of: 1953. 4 5. 6 7	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202	
8 9 10	1960 - July - Aug. - S pt. - Cot.	854 856 851 842	401 405 407 404	485 489 490 494	46 47 47 47	292 294 305 313	188 188 -191 192	
1.3 1.3 1.5 1.6 1.7	- Nov. - Dec. 1961 - Jan. - Feb. - Mar. - Apr.	639 828 809 794` 765 786	395 393 391 386 388 391	494 504 499 499 503 508	46 45 45 44 43 42	328 367, 350 335 329 328	193 198 190 188 185	
16 19 20 21 22 23	- May - June - July - Aug. - Sept. - Oct.	791 799 810 808 797 784	404 410 412 413 411 405	514, 520 523 526 526 525	42 42 37 37 37 37	331 333 325 328 336 344	185 186 186 192 193	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve-		Sub- total (excl. co1.2)	Life insurance companies' policy loans	Quebec savings banks' loans	Other red deale (ex. de furnitum applia store	ers ept., ce and ance	0il company credit cards	Credit unions (10)	
(6)	ment	Other				ment (8)	Charge (8)	(9)		No.
			m.	illions of	dollars			4		
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
287 284 284 278	56 56 55 55	798 811 826 840	3,006 3,025 3,049 3,061	339 340 343 344	17 17 18 15	91	362	51	• •	8 9 10 11
283 266 281 279 283 266	56 56 56 56 56	\$43 \$57 \$63 \$59 \$73 904	3,082 3,138 3,093 3,054 3,057 3,057	344 344 347 347 349 350	20 14 19 17 17	97 93	378 354	14 39	425	12 13 14 15 16 17
292 303 314 312 319 330	57 61 61 63 64 65	935 949 970 995 993 1,008	3,147 3,193 3,226 3,261 3,265 3,284	352 353 354 355 357 358	20 18 19 18 17 17	93 95	369 364	45 53	• •	18 19 20 21 22 23

r Revised figures.

No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Ret. 11 Instalment Financing (millions of dollars)

Laborat 1940 or 100 revision from Million (Suice control of a control of the Control	granus attures made has some to the control of the	onsume	goods	acc - cts-2.5 mg/ it modifyeess dell-distilled high hit had not expensely the		Com	mercial	goods	
Year	Start-growings-washestillability gap colebulat, bit-halar historial by State	Security of the security of th	gravo cisecutores inconsciones	tal	Commer-		Tot		
and month	Passenger cars (1)	Other (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total retail
EMERGEN PERSON IN THE WAR IN THE STATE OF TH	Source augus e récolocación intillère no definitive escolação, in in incisor various Philims	g Storygge _{less} tyrer tilliği kalpinder _{(St} arige) el	Bennemater community of the process	%				%	
	nanconare primer and an area of the	Value of contracts financed during month							
1960-July Aug. Sept. Cet. Nov. Dec.	64.7 61.1 49.4 47.0 47.2 42.2	17.3 17.0 16.6 18.3 19.3 18.6	£2.0 78.1 66.0 65.3 66.5 60.8	- 9.4 + 0.5 -14.5 -13.0 - 3.4 - 7.7	12.5 14.1 12.9 11.0 11.5 11.1	20.7 19.6 17.3 18.0 15.5 17.3	33.2 33.7 30.2 29.0 27.0 28.4	-14.3 + 1.9 -15.6 - 4.1 - 4.7 - 5.1	115.2 111.8 96.2 94.3 93.5 89.2
1961-Jan. Feb. Lar. Apr. Lay June July Cct.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9
	Area are are are area and a contract	August 1,0 starmegh anni feign-ang áran Sacharás tar	Balan	ces outs	tanding a	t month	-end		
1960-July Aug. Opt. Cct. Nov. Dec.	660.5 662.6 656.0 655.1 636.6 624.7	193.7 193.8 195.4 197.4 202.7 203.7	854.2 856.4 851.4 842.5 839.3 828.4	+ 5.6 + 5.4 + 4.2 + 2.8 + 2.9 + 2.8	156.3 157.5 158.2 156.4 152.6 150.8	245.0 247.4 248.5 247.5 242.5 242.6	401.3 404.9 406.7 403.9 395.1 393.4	+22.9 +19.9 +16.5	1,255.5 1,261.3 1,258.1 1,246.4 1,234.4 1,221.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4 - 6.9	149.2 146.8 144.8 149.1 150.5 150.3 150.4 149.5 147.3	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1	391.4 386.5 307.8 390.6 403.5 409.7 411.6 412.7 410.7	+10.7 + 9.5 + 7.2 + 5.9 + 2.8	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods				
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	(2)		Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	1
	%						%		
				Repaymen	ts during	month			
1960-July Aug. Sept. Oct. Nov. Dec.	54.1 59.0 56.0 57.9 55.7 54.1	17.8 16.9 15.0 16.3 14.0 17.6	71.9 75.9 71.0 74.2 69.7 71.7	- 3.5 + 3.2 - 2.6 + 2.3 - 4.4 - 5.5	11.5 12.9 12.2 12.8 15.3 12.9	19.0 17.2 16.2 19.0 20.5 17.2	30.5 30.1 28.4 31.8 35.8 30.1	+30.3 +28.4 +14.7 +30.7 +37.7 +19.8	102.4 106.0 99.4 106.0 105.5 101.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9	14.9 16.3 14.5 15.6 15.4 16.4 16.5 14.7 17.4	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing			
Province	Cctober 1960(2)	(ctober 1961	Change	Cctober 1960(2)	October 1961	Change prev. yr	
	num	ber	. No	\$10	00	%	
	Approved the contract and approved the contr	gar vedisselerinken skrimmige opprærskamminker eftekkrimminnskip	New passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	923 3,272 4,979 537 594 922 722 11,949	950 3,935 3,960 4,07 453 721 623 11,149	+ 2.9 +20.3 -20.5 -24.2 -23.7 -11.0 -13.7 -6.7	1,968 7,694 11,219 1,232 1,331 2,141 1,704 27,289	2,087 9,477 9,229 933 1,077 1,925 1,524 26,255	+ 6.0 +23.2 -17.7 -24.3 -19.1 - 9.9 -10.6 - 3.8	
			New commerci	al vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1.96 530 540 71 147 277 174 1,905	241 552 517 69 101 259 154 1,893	+23.0 + 4.2 - 4.3 - 2.8 -31.3 - 6.5 + 6.9 - 0.6	686 2,166 1,862 294 400 1,154 468 7,030	751 2,478 1,880 186 274 757 508 6,834	+ 9.5 +14.4 + 1.0 -36.7 -31.5 -34.4 + 8.5 - 2.8	
	The control communication in speciments of consistency days of the control communication of the control communication of the control communication of the control cont	The second secon	Used passe	enger cars	Annual and a regional quantum and a consistent and any is given to an even of a second	reall-each a receivement in the 18 ABC 25 Ab 17th Atto 25 Co	
Atlantic Provinces. Quebec Anitoba Askatchewan British Columbia(1) Canada	1,800 5,458 6,180 1,024 1,375 2,279 1,694 20,518	1,616 4,739 5,710 855 981 2,045 1,454 17,400	-10.2 -13.2 -17.1 -16.5 -28.7 -10.3 -14.2 -15.2	1,614 5,155 6,939 1,033 1,197 2,121 1,706 19,765	1,435 4,611 5,762 914 953 2,004 1,510 17,097	-11.1 -10.6 -17.0 -11.5 -28.7 - 5.5 -11.0 -13.5	
	And the state of t	Germania de de la composition de la co La composition de la	Used commer	cial vehicl	es		
Atlantic Provinces. Quebec Manitoba Saskatchewan Alberta British Columbia(1) Canada	314 762 711 138 224 516 375 3,C40	297 666 563 112 183 459 345 2,645	- 5.4 -12.6 -18.0 -18.8 -18.3 -11.0 - 8.0 -13.0	264 894 1,060 169 250 818 53L 3,98	302 1,131 910 158 206 593 508 3,808	+14.4 +26.5 -14.2 - 6.5 -17.6 -27.5 - 4.9 - 4.5	

Includes Yukon and Northwest Territories. Revised.

TABLE 4. Sales Finance Companies

		Wholesale		1	400	payment termaper purcha	
Date	Paper Purchased	Estimated Repay-	Balances out- standing	and comm	Passenger cars and commercial vehicles		Other comm. & indus-
	I al chabea	ments	(end of period)	New	Used	goods	trial goods
Calendar Years	milli		m	onths	1		
1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9
Quarterly 1959 - III IV	234 295	320 266	168 197	25.9	17.6	24.8-21.0	26.3 26.8
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II III	303 366 200	277 400 296	255 221 125	25.7 26.4 27.4	18.1 17.8 17.7	22.8 26.7 24.6	30.1 26.6 31.5

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	. • •	# •	+ 4.2
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers Garages and filling stations	+ 2.9 + 6.1 + 2.8 (1) + 1.0 + 0.1 - 4.0	+ 2.6 + 2.2 (1) - 0.9 + 3.7 + 5.9 + 4.1	+10.2 + 2.6 + 3.6 + 1.5 - 0.7 + 3.0 + 0.8 - 1.7 - 1.4 - 0.3 + 9.3 + 1.7

^{..} Figures not available.
(1) No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
genera uga naming gelum damangan gipan gipanda, "elikelu» 1947 70 capuna dibenera yada magiminin dama dan	Total	, all trad	es	Motor ve	hicle dea	lers	
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30	466.4 523.8 494.5 505.8	431.7 468.7 423.3 432.0	898.1 992.5 917.8 937.8 948.4 1,037.6 960.8 980.3(r) 987.8	18.3 16.9 16.9 18.3 17.2 15.7 16.8 18.3 17.7	24.6 77.4 31.6 87.1 81.6 77.8 78.1 %6.0 33.7	102.9 94.3 9c.5 105.4 96.8 93.5 94.9 104.3 101.4	
	Men's c	lothing st	ores	Family c	lothing s	tores	
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30	4.7 5.9 4.9 5.4 6.4 5.2	8.7 11.4 9.8 9.9 9.1 11.4 9.9 9.9	13.4 17.3 14.7 15.0 14.0 17.4 15.3 15.3	10.5 12.8 11.0 11.1 10.7 12.7 11.3 11.2	8.8 10.5 8.6 9.2 9.3 10.8 9.0 9.4 9.3	19.3 23.3 19.6 20.3 20.0 23.5 20.3 20.6 20.3	
	Women s	clothing s	tores	Hardware stores			
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30	2.6 3.3 2.8 2.7 3.7 2.7 2.7	9.9 11.3 10.0 10.0 10.7 11.5 10.1 9.8 10.6	12.5 14.6 12.8 12.8 13.4 14.8 12.8 12.5 13.3	8.0 8.6 8.4 9.0 9.6 9.9 9.4 9.5 9.7	27.1 25.9 22.6 26.3 27.2 27.1 23.5 27.3 28.2	35.1 34.5 31.0 35.3 36.8 37.0 32.9 36.8 37.9	
	2	e, applian dio stores		Jewel	lery stor	es	
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30	166.0 172.9 166.4 166.9 167.3 173.1 162.9 162.9 167.4	27.1 28.6 23.5 23.2 23.8 25.2 22.2 22.8 25.2	193.1 201.5 189.9 190.1 191.1 198.3 185.1 185.7(r)	12.5 16.6 13.8 12.9 12.5 16.1 13.2 12.4 12.0	4.8 7.8 4.9 5.0 4.9 7.6 5.1 5.4 5.1	17.3 24.4 18.7 17.9 17.4 23.7 18.3 17.8 17.1	

^{..} Figures not available.

⁽r) revised

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

				1	1	1	
Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Fu	el dealers		Depart	ment stor	es	
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - Harch 31 June 30 June 30	1.7 2.0 2.0 1.8 2.0 2.5 2.7 2.3 2.5	30.6 45.1 51.8 34.0 30.4 49.4 53.3 37.1 32.9	32.3 47.1 53.8 35.8 32.4 51.9 56.0 39.4 35.4	208.2 250.5 237.9 247.5	46.2 63.6 46.4 43.6	254.4 314.1 284.3 296.1 304.6 364.1 328.6 332.5 335.8	
		and combination (independent		General stores			
1959 - Sept. 30 Dec. 31 1960 - Harch 31 June 30 Sept. 30 Dec. 31 June 31 June 30 June 30 Opt. 30	0 0 0 0 0 0 0 0 0 0 0 0		35.6 37.7 34.7 35.3 35.4 37.6 35.0 35.0			32.0 31.0 28.5 31.9 33.7 31.8 29.1 32.7 33.6	
		rages and ing station	ns	A11 o	ther trad	es	
1959 - Sept. 30 Dec. 31 1960 - March 31 June 30 Jept. 30 Dec. 31 1961 - Harch 31 June 30 Sept. 30			28.6 26.2 26.1 28.9 29.3 28.0 27.0 30.6 29.8	33.2 33.4 29.6 27.5 31.1 30.7 30.2 30.3 33.5	88.4 93.1 75.6 83.4 90.4 85.3 75.3 86.0 87.7	121.6 126.5 105.2 113.0 121.5 116.0 105.5 116.3 121.2	

.. Figures not available.







DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

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CREDIT STATISTICS

November 1961

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Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	Outstanding at Mo	onth-End
Selected Cledit Holders	November 1960	November 1961	Change
			%
Sales finance companies: Consumer goods Commercial goods	839 395	770 406	- 8.2 + 2.8
Small loan companies: Cash loans	494 46	536 35	+ 8.5 -23.9
Department stores	328	355	+ 8.2
Furniture, appliance stores	193	195	+ 1.0
Chartered banks: Personal loans: Fully secured Home improvement Other	283 56 843	331 65 1,022	+17.0 +16.1 +21.2

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

amazaroruly	Year	Sales finance companies (retail)			l loan anies	Depart- ment	Furniture,	
No :	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
140 8	T2 3 C -		millions	of dollar	S			
1 2 2 4 5 6 7	End of: 1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202	
ξ 1(1)	1960 - Aug. - Sept. - Oct. - Nov.	856 851 842 839	405 407 404 395	489 490 494 494	47 47 47 46	294 305 313 328	188 191 192 193	
12 13 14 15 16	- Dec. 1961 - Jan. - Feb. - Mar. - Apr. - May	828 809 794 785 786 791	393 391 386 388 391 404	504 499 499 503 508 514	45 45 44 43 42 42	364 350 335 329 328 331	198 190 188 185 184 185	
18 19 20 21 22 23 «	- June - July - Aug Sept Oct Nov.	799 810 808 797 784 770	410 412 413 411 405 406	520 523 526 526 525 536	42 37 37 37 35 35	333 325 328 336 344 355	186 186 192 193 193 195	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2 Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3 Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Chartered banks personal loans		Sub- total (excl.	Life insurance companies	Quebec savings	ings furniture and		Oil company			
Fully secured (6)	Home improve- ment	Other	co1.2) (7)	policy loans	banks' loans	store Instal- ment (8)		credit cards (9)	unions (10)	No.
			m	illions of	dollars					
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
284 284 278 283	56 55 55 56	811 826 840 843	3,025 3,049 3,061 3,082	340 343 344 344	17 18 15 20	91	362	51	• •	8 9 10 11
286 281 279 283 286 292	56 56 56 56 56 57	857 863 859 873 904 935	3,138 3,093 3,054 3,057 3,094 3,147	344 347 347 349 350 352	14 19 17 17 18 20	97 93	378 354	39	425	12 13 14 15 16 17
303 314 312 319 330 331	61 63 64 65 65	949 970 995 993 1,008 1,022	3,193 3,226 3,261 3,265 3,284 3,309	353 354 355 357 358 359	18 19 18 17 17 21	93 95	369 364	45 53	••	18 19 20 21 22 23

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

Figures not available.
r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Total		Commer-	Other	Total		Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		7	Value of	contrac	ts financ	ed duri	ng month		
1960-Aug. Sept. Oct. Nov. Dec.	61.1 49.4 47.0 47.2 42.2	17.0 16.6 18.3 19.3 18.6	78.1 66.0 65.3 66.5 60.8	+ 0.5 -14.5 -13.0 - 3.4 - 7.7	14.1 12.9 11.0 11.5 11.1	19.6 17.3 18.0 15.5 17.3	33.7 30.2 29.0 27.0 28.4	+ 1.9 -15.6 - 4.1 - 4.7 - 5.1	111.8 96.2 94.3 93.5 89.2
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2
			Balan	ces outs	tanding a	t month	-end		
1960-Aug. Sept. Oct. Nov. Dec.	662.6 656.0 645.1 636.6 624.7	193.8 195.4 197.4 202.7 203.7	856.4 851.4 842.5 839.3 828.4	+ 5.4 + 4.2 + 2.8 + 2.9 + 2.8	157.5 158.2 156.4 152.6 150.8	247.4 248.5 247.5 242.5 242.6	404.9 406.7 403.9 395.1 393.4	+26.6 +22.9 +19.9 +16.5 +14.4	1,261.3 1,258.1 1,246.4 1,234.4 1,221.8
Feb. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.9 - 8.3	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7 406.1	+13.4 +10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9 + 1.0 + 0.4 + 2.8	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods					
Year and	Passenger	Other	Tot	('ommore_		Other	Total		Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail	
			·	%				%		
	Repayments during month									
1960-Aug. Sept. Oct. Nov. Dec. 1961-Jan. Feb. Mar. Apr. May June July Aug.	59.0 56.0 57.9 55.7 54.1 54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5	16.9 15.0 16.3 14.0 17.6 14.9 16.3 14.5 15.6 15.4 16.4	75.9 71.0 74.2 69.7 71.7 69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0	+ 3.2 - 2.6 + 2.3 - 4.4 - 5.5 +13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3	12.9 12.2 12.8 15.3 12.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0	17.2 16.2 19.0 20.5 17.2 14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3	30.1 28.4 31.8 35.8 30.1 25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3	+28.4 +14.7 +30.7 +37.7 +19.8 +19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3	106.0 99.4 106.0 105.5 101.8 94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4	
Sept. Oct. Nov.	48.7 54.9 57.9	14.7 17.4 16.2	63.4 72.3 74.1	-10.7 - 2.6 + 6.3	12.5 12.8 9.8	22.1 20.4 20.5	34.6 33.2 30.3	+21.8 + 4.4 -15.4	98.0 105.5 104.4	

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	Amount of financing				
Province	November November 1960(2) 1961		Change prev. yr.	November 1960(2)	November 1961	Change prev. yr.			
	num	ber	%	\$10	00	%			
			New pass	enger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	870 3,481 5,151 500 527 917 758 12,204	797 3,916 4,555 318 367 744 616 11,313	- 8.4 +12.5 -11.6 -36.4 -30.4 -18.9 -18.7 - 7.3	1,872 8,223 11,895 1,337 1,169 2,131 1,715 28,342	1,753 9,435 10,848 772 797 1,735 1,518 26,858	- 6.4 +14.7 - 8.8 -42.3 -31.8 -18.6 -11.5 - 5.2			
	New commercial vehicles								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	183 586 593 82 105 302 148 1,999	204 668 544 54 83 256 130	+11.5 +14.0 - 8.3 -34.1 -21.0 -15.2 -12.2 - 3.0	577 2,413 1,702 284 409 1,090 640 7,115	636 2,809 1,765 182 249 916 436 6,993	+10.2 +16.4 + 3.7 -35.9 -39.1 -16.0 -31.9 - 1.7			
			Used pass	enger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,684 4,946 6,607 980 1,353 2,163 1,725 19,458	1,339 4,579 5,918 755 918 1,825 1,407 16,741	-20.5 - 7.4 -10.4 -23.0 -32.2 -15.6 -18.4 -14.0	1,516 4,669 6,614 980 1,115 2,078 1,870 18,842	1,206 4,619 6,135 745 822 1,865 1,510 16,902	-20.4 - 1.1 - 7.2 -24.0 -26.3 -10.3 -19.3 -10.3			
	Used commercial vehicles								
tlantic Provinces. quebec Intario	342 743 643 163 231 580 327 3,029	277 661 574 110 176 427 308 2,533	-19.0 -11.0 -10.7 -32.5 -23.8 -26.4 - 5.8 -16.4	321 1,259 871 364 256 797 552 4,420	283 1,146 857 175 167 598 478 3,704	-11.8 - 9.0 - 1.6 -51.9 -34.8 -25.0 -13.4 -16.2			

⁽¹⁾ Includes Yukon and Northwest (2) Revised.

Canada, Statistics, Bureau of

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CREDIT STATISTICS

December 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

	Balances Outstanding at Month-End						
Selected credit holders	December 1960	December 1961	Change				
Sales finance companies: Consumer goods	828 393	760 401	- 8.2 + 2.0				
Small loan companies: Cash loans	504 45	548 35	+ 8.7 -22.2				
Department stores	(r) 368	401	+ 9.0				
Furniture, appliance stores	(r) 195	195	(1)				
Chartered banks: Personal loans: Fully secured Home improvement Other	286 56 857	336 66 1,030	+17.5 +17.9 +20.2				

No change

Prepared in the Industry and Merchandising Division ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1962

Revised

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Year					Depart-	Furniture,	
and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
		millions	of dollar	S			
End of: 1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202	
1960 - Sept. - Oct. - Nov. - Dec.	851 842 839 828	407 404 395 393	490 494 494 504	47 47 46 45	305 313 328 (r) 368	191 192 193 (r) 195	
1961 - Jan. - Feb. - Mar. - Apr. - May - June	809 794 785 786 791 799	391 386 388 391 404 410	499 499 503 508 514 520	45 44 43 42 42 42	(r) 354 (r) 339 (r) 332 (r) 331 (r) 334 (r) 336	(r) 186 (r) 185 (r) 182 (r) 181 (r) 181 (r) 182	
- July - Aug Sept Oct Nov Dec.	810 808 797 784 770 760	412 413 411 405 406 401	523 526 526 525 536 548	37 37 37 35 35 35	(r) 328 (r) 331 (r) 339 (r) 347 (r) 358 401	(r) 183 (r) 188 (r) 189 (r) 189 (r) 191 195	
	and month End of: 1953 4 5 6 7 8 9 1960 - Sept Oct Nov Dec. 1961 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	Year and month Consumer goods (1) End of: 1953 516 492 599 6756 780 88 9806 1960 - Sept. Oct. 842 - Nov. 839 - Dec. 828 1961 - Jan. 809 - Feb. 794 - Mar. 785 - Apr. 786 - May - June 799 - July - June 799 - July - Aug. Sept. 797 - Oct. 784 - Nov. 770	and month Consumer goods (1) End of: 1953 4 516 4 599 6 756 780 88 768 8 768 8 768 8 768 8 768 9 806 344 1960 - Sept. - Oct. - Nov. 839 - Dec. 828 393 1961 - Jan. 809 - Feb. 794 - Mar. 785 - Apr. 786 - May 791 - May - June 799 410 - July - Aug. 808 808 413 - Sept. 797 411 - Oct. 784 405 - Nov. 770 406	Year and month Consumer goods (1) Commer- cial goods (2) millions of dollar End of: 1953 4	Companies (retail) companies Year and month Consumer goods (1) Commer-cial goods (2) Cash loans credit (4) End of: 1953 516 184 173 3 4 492 164 209 6 5 599 192 273 6 6 756 279 343 13 7 780 288 347 15 8 768 257 382 19 9 806 344 446 38 1960 - Sept. 351 407 490 47 - Nov. 839 395 494 46 - Nov. 839 395 494 46 - Dec. 828 393 504 45 1961 - Jan. 809 391 499 44 - Mar. 785 388 503 43 - May 791	Companies (retail) Companies Department	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers	tered ban onal loan		Sub- total (excl,	Life insurance companies'	Quebec savings banks	applia	ers ept., ce and ance	0i1 company credit	unions	
Fully secured (6)	Home improve- ment	Other	(7)	loans	loans	Instal- ment (8)	Charge (8)	cards (9)	(10)	No.
			m	illions of	dollars					
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,326 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
284 278 283 286	55 55 56 56	826 840 843 857	3,049 3,061 3,082 3,139r	343 344 344 344	18 15 20 14	91 97	362 378	51 43	425	8 9 10 11
281 279 283 286 292 303	56 56 56 56 57 61	863 859 873 904 935 949	3,093 3,055r 3,057 3,094 3,146r 3,192r	347 347 349 350 352 353	19 17 17 18 20 18	93	354 369	39 45	• •	12 13 14 15 16 17
314 312 319 330 329 ^r 336	61 63 64 65 65 66	970 995 993 1,008 1,022 1,030	3,226 3,260r 3,264r 3,283r 3,306r 3,371	354 355 357 358 359 360	19 18 17 17 21 17	95	364	53 47		18 19 20 21 22 23

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	Consumer	goods		Commercial goods					
Year and month	Passenger	ssenger Other		Total		Other	Total		Total	
	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
		-		%				%		
		7	Value of	contrac	ts financ	ed duri	ng month			
1960-Sept. Oct. Nov. Dec.	49.4 47.0 47.2 42.2	16.6 18.3 19.3 18.6	66.0 65.3 66.5 60.8	-14.5 -13.0 - 3.4 - 7.7	12.9 11.0 11.5 11.1	17.3 18.0 15.5 17.3	30.2 29.0 27.0 28.4	-15.6 - 4.1 - 4.7 - 5.1	96.2 94.3 93.5 89.2	
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2 51.8	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6 10.7 9.5	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0 27.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.8	
			Balan	ces outs	tanding a	t month	-end			
1960-Sept. Oct. Nov. Dec.	656.0 645.1 636.6 624.7	195.4 197.4 202.7 203.7	851.4 842.5 839.3 828.4	+ 4.2 + 2.8 + 2.9 + 2.8	158.2 156.4 152.6 150.8	248.5 247.5 242.5 242.6	406.7 403.9 395.1 393.4	+22.9 +19.9 +16.5 +14.4	1,258.1 1,246.4 1,234.4 1,221.8	
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	607.1 596.1 583.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6 759.6	+ 1.9 + 0.7 - 0.8 - 2.4 - 5.3 - 5.2 - 5.7 - 6.9 - 8.3 - 8.3	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 405.4 406.1 401.4	+13.4 +10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9 + 1.0 + 0.4 + 2.8 + 2.0	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,207.5 1,189.9 1,175.7 1,161.0	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods				
Year and	Passenger cars (1)	Other	Tot	al	Commer-	Other (4)	Total		Total
month		(2)	Amount	Change (3)	cial vehicles		Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1960-Sept. Oct. Nov. Dec.	56.0 57.9 55.7 54.1	15.0 16.3 14.0 17.6	71.0 74.2 69.7 71.7	- 2.6 + 2.3 - 4.4 - 5.5	12.2 12.8 15.3 12.9	16.2 19.0 20.5 17.2	28.4 31.8 35.8 30.1	+14.7 +30.7 +37.7 +19.8	99.4 106.0 105.5 101.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.9 16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finar	ncing			
Province	December 1960 (2)	December 1961	Change prev. yr.	December 1960 (2)	December 1961	Change prev. yr.			
	num	ber	%	\$ 0	00	%			
			New passe	enger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	720 2,811 4,599 482 435 961 694 10,702	664 3,029 3,617 235 314 690 572 9,121	- 7.8 + 7.8 -21.4 -51.2 -27.8 -28.2 -17.6 -14.8	1,559 6,796 10,647 1,248 988 2,080 1,612 24,930	1,510 7,447 8,857 536 713 1,687 1,411 22,161	- 3.1 + 9.6 -16.8 -57.1 -27.8 -18.9 -12.5 -11.1			
		New commercial vehicles							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	153 498 485 89 114 251 150 1,740	160 508 412 36 66 233 129 1,544	+ 4.6 + 2.0 -15.1 -59.6 -42.1 - 7.2 -14.0 -11.3	511 2,319 1,578 356 344 895 759 6,762	492 2,761 1,342 135 185 774 511 6,200	- 3.7 +19.1 -15.0 -62.1 -46.2 -13.5 -32.7 -8.3			
			Used passe	enger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,410 4,371 6,050 791 971 1,722 1,469 16,784	1,058 3,549 4,655 574 706 1,413 1,177 13,132	-25.0 -18.8 -23.1 -27.4 -27.3 -17.9 -19.9 -21.8	1,298 4,602 6,287 836 930 1,713 1,611 17,277	986 3,627 5,055 613 644 1,519 1,295 13,739	-24.0 -21.2 -19.6 -26.7 -30.8 -11.3 -19.6 -20.5			
			Used commen	rcial vehicl	.es				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	272 663 620 142 168 471 272 2,608	208 576 465 64 139 357 234 2,043	-23.5 -13.1 -25.0 -54.9 -17.3 -24.2 -14.0 -21.7	270 1,182 968 234 207 842 602 4,305	237 1,134 707 114 171 517 430 3,310	-12.2 - 4.1 -27.0 -51.3 -17.4 -38.6 -28.6 -23.1			

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised

TABLE 4. Sales Finance Companies

	1	Wholesale				payment ter aper purcha	
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passenge and comm vehic New	ercial	Other consumer goods	Other comm. & indus-trial goods
Colondon Voors	milli	ons of doll	ars		mo	nths	
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9
Quarterly 1959 - III IV	234 295	320 266	168 197	25.9 25.3	17.6 17.3	24.8 21.0	26.3 26.8
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II III IV	303 366 200 361	277 400 296 307	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8

^{..} Figures not available.



CATALOGUE No.

61-004

MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

January 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s Outstanding at Mo	onth-End
Selected credit morders	January 1961	January 1962	Change
			%
Sales finance companies: Consumer goods Commercial goods	809 391	745 399	- 7.9 + 2.0
Small loan companies: Cash loans	499 45	548 35	+ 9.8 -22.2
Department stores	354	-387	+ 9.3
Furniture, appliance stores	186	190	+ 2.2
Chartered banks: Personal loans: Fully secured Home improvement Other	231 56 863	330 66 1 ,0 44	+17.4 +17.9 +21.0

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi			l loan anies	Depart-	Furniture,	
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores	
	End of:		millions	of dollar	S			
1 2 3 4 5 6 7	1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202	
8 9 10 11	1960 - Oct. - Nov. - Dec. 1961 - Jan.	842 839 828 809	404 395 393 391	494 494 504 499	47 46 45 45	313 328 368 354	192 193 195 186	
12 13 14 15 16 17	- Feb Mar Apr Hay - June - July	794 785 786 791 799 810	386 388 391 404 410 412	499 503 508 514 520 523	44 43 42 42 42 42 37	339 332 331 334 336 328	185 182 181 -181 182 183	
18 19 20 21 22 23	- Aug. - Sept. - Oct. - Nov. - Dec. 1962 - Jan.	808 797 784 770 760 745	413 411 405 406 401 399	526 526 525 536 548 548	37 37 35 35 35 35	331 339 347 358 401 387	188 189 189 191 195 190	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	tered ban onal loan		Sub- total (excl. col.2)	Life insurance companies' policy	Quebec savings banks'	Other red deale (ex. de furnitur applia	ers ept., ce and ince	Oil company credit cards	Credit unions (10)	
9	improve- ment	Other	(7)	loans	loans	Instal- ment (8)	Charge (8)	(9)	(10)	No.
			m	illions of	dollars					
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,324 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	- 20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
278 283 286 281	55 56 56 56	840 843 857 863	3,061 3,082 3,139 3,093	344 344 344 347	15 20 14 19	97	378	43	l ₊ 25	8 9 10 11
279 283 286 292 3(3 314	56 56 56 57 61 61	859 873 904 935 949 970	3,055 3,057 3,094 3,146 3,192 3,226	347 349 350 352 353 354	17 17 18 20 18	93 93	354 369	39 45	• •	12 13 14 15 16 17
312 319 330 329 336 330	63 64 65 65 66 66	995 993 1,008 1,022 1,030 1,044	3,260 3,264 3,283 3,306 3,371 3,345	355 357 358 359 360 361	18 17 17 21 17 18	95 102	(r)370	53 47		18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

Passenger cars (1) 47.0 47.2 42.2	Other (2) 18.3 19.3 18.6	Amount Value of		Commer- cial vehicles	Other (4)	Tot	Change (3)	Total retail						
47.0 47.2 42.2	18.3 19.3	Value of	(3) % contrac	vehicles		Amount	(3)							
47.2 42.2 36.7	18.3	65.3	contrac	ts financ			%							
47.2 42.2 36.7	18.3	65.3		ts financ			70							
47.2 42.2 36.7	19.3		72.0		Value of contracts financed during month									
			-13.0 - 3.4 - 7.7	11.0	18.0 15.5 17.3	29.0 27.0 28.4	- 4.1 - 4.7 - 5.1	94.3 93.5 89.2						
40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.8 35.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.7 9.5	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.8						
38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7						
		Balan	ces outs	tanding a	t month	-end								
645.1 636.6 624.7	202.7	839.3	+ 2.8 + 2.9 + 2.8	156.4 152.6 150.8	247.5 242.5 242.6	403.9 395.1 393.4	+19.9 +16.5 +14.4	1,246.4 1,234.4 1,221.8						
607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7	197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1	793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4 - 6.9 - 8.3 - 8.3	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7 405.4 406.1 401.4	+10.7 + 9.5 + 7.2	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7 1,160.9r						
	37.9 43.4 43.8 35.9 38.8 645.1 636.6 624.7 607.1 596.1 588.9 591.1 595.0 603.7 606.9 596.1 584.6 570.5	37.9 43.4 16.6 43.8 35.9 15.9 38.8 13.1 645.1 636.6 624.7 607.1 596.1 588.9 591.1 603.7 609.7 609.7 609.7 200.3 606.9 596.1 199.9 590.7 596.1 199.9 199.9 199.1	37.9 43.4 16.6 60.0 43.8 35.9 15.4 59.2 15.9 51.8 38.8 13.1 51.9 Balan 645.1 636.6 202.7 839.3 203.7 828.4 607.1 202.0 809.1 197.8 793.9 196.2 785.1 194.7 785.8 196.1 791.1 194.7 785.8 196.1 791.1 195.5 799.2 200.3 807.6 200.7 807.6 596.1 200.7 796.8 199.9 784.5 570.5 199.1 769.6 199.8 7759.5	37.9 43.4 16.6 60.0 -8.1 43.8 15.4 59.2 -11.0 -14.8 38.8 13.1 51.9 +4.0 Balances outs 645.1 636.6 202.7 839.3 624.7 203.7 828.4 +2.8 607.1 202.0 809.1 197.8 793.9 +0.7 588.9 196.2 785.1 -0.8 591.1 194.7 785.8 -2.4 595.0 196.1 791.1 -4.3 603.7 603.7 195.5 799.2 -5.3 609.7 606.9 200.7 807.6 596.1 200.7 796.8 596.1 584.6 199.9 784.5 -6.9 570.5 199.1 769.6 -8.3 559.7	37.9 43.4 16.6 60.0 -8.1 10.6 43.8 15.4 59.2 -11.0 10.7 35.9 15.9 51.8 -14.8 9.5 Balances outstanding a 645.1 197.4 636.6 202.7 839.3 +2.9 152.6 624.7 203.7 828.4 +2.8 150.8 607.1 202.0 809.1 197.8 793.9 +0.7 146.8 588.9 196.2 785.1 -0.8 144.3 591.1 194.7 785.8 -2.4 144.8 595.0 196.1 791.1 -4.3 149.1 603.7 195.5 799.2 -5.3 150.5 609.7 200.3 810.0 -5.2 150.3 606.9 200.7 807.6 -5.7 150.4 596.1 200.7 796.8 -6.4 149.5 584.6 199.9 784.5 -6.9 147.3 570.5 199.1 769.6 -8.3 148.2	37.9 14.7 52.6 -20.3 11.6 21.0 143.4 16.6 60.0 -8.1 10.6 17.3 143.8 15.4 59.2 -11.0 10.7 20.3 35.9 15.9 51.8 -14.8 9.5 17.5 38.8 13.1 51.9 + 4.0 8.9 17.9	37.9	37.9						

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Total		Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1960-Oct. Nov. Dec.	57.9 55.7 54.1	16.3 14.0 17.6	74.2 69.7 71.7	+ 2.3 - 4.4 - 5.5	12.8 15.3 12.9	19.0 20.5 17.2	31.8 35.8 30.1	+30.7 +37.7 +19.8	106.0 105.5 101.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.9 16.3 14.5 15.6 15.4 16.3 16.5 14.7 17.4 16.2	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.9°	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.6°
1962-Jan.	50.4	15.5	65.9	- 4.8	11.0	18.4	29.4	+15.7	95.3

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

r revised figures.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finar	ncing
Province	January 1961	January 1962	Change prev. yr.	January 1961	January 1962	Change prev. yr.
	num	ber	%	\$10	00	%
			New passe	nger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	532 2,144 3,536 599 345 896 493 8,545	660 3,014 3,644 280 296 733 586 9,213	+24.1 +40.6 + 3.1 -53.3 -14.2 -18.2 +18.9 + 7.8	1,183 5,215 8,519 1,479 842 1,879 1,168 20,285	1,486 7,463 8,946 677 746 1,815 1,470 22,603	+25.6 +43.1 + 5.0 -54.2 -11.4 - 3.4 +25.9 +11.4
			New commerci	al vehicles		menggalan alah mustuka zakata di Serri nayah musturi di tara zerbangan ya
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	152 477 411 56 74 234 104 1,508	148 492 390 47 59 220 131 1,487	- 2.6 + 3.1 - 5.1 -16.1 -20.3 - 6.0 +26.0 - 1.4	528 2,011 1,547 226 235 975 463 5,985	489 2,355 1,390 165 182 795 441 5,817	- 7.4 +17.1 -10.1 -27.0 -22.6 -18.5 - 4.8 - 2.8
			Used passe	nger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,062 3,424 5,924 1,231 792 1,834 1,451 15,718	1,170 3,829 5,166 584 733 1,756 1,429 14,667	+10.2 +11.8 -12.8 -52.6 - 7.4 - 4.3 - 1.5 - 6.7	1,019 3,495 6,377 1,369 755 1,795 1,620 16,430	1,171 4,095 5,994 665 684 1,934 1,653 16,196	+14.9 +17.2 -6.0 -51.4 -9.4 +7.7 +2.0 -1.4
			Used commer	cial vehicl	es	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	188 532 515 112 161 383 260 2,151	219 474 443 64 122 378 269 1,969	+16.5 -10.9 -14.0 -42.9 -24.2 - 1.3 + 3.5 - 8.5	188 775 766 228 196 692 475 3,320	246 753 907 99 149 534 421 3,109	+30.9 - 2.8 +18.4 -56.6 -24.0 -22.8 -11.4 - 6.4

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

	1	Wholesale				payment ter aper purcha	
Date	Paper Purchased	Estimated Repay-	Balances out- standing	Passenge and comm vehic	r cars ercial	Other consumer	Other comm. & indus-
	Turchaseu	ments	(end of period)	New	Used	goods	trial goods
Calendar Years	milli	ons of doll	ars		m	onths	i
1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9
Quarterly 1959 - IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II III IV	303 366 200 361	277 400 296 307	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - December 31, 1961 over December 31, 1960

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers Garages and filling stations	+10.2 + 8.3 + 7.1 (1) + 2.0 - 0.7 - 5.6	+ 6.0 + 3.5 + 2.8 + 2.6 - 0.4 + 5.6 + 3.9	+ 4.9 + 9.0 + 6.7 + 5.2 + 5.1 + 2.0 + 0.3 + 0.1 - 2.5 - 2.4 + 4.7 + 0.6 - 1.1

Figures not available. (1) No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Total	, all trad	es	Motor ve	hicle dea	lers
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	523.8 494.5 505.8	468.7 423.3 432.0	992.5 917.8 937.8 948.4 1,037.6 960.8 980.3 993.5° 1,088.2	16.9 16.9 18.3 17.2 15.7 16.8 18.3 17.7	77.4 81.6 87.1 81.6 77.8 78.1 86.0 83.7 82.5	94.3 98.5 105.4 98.8 93.5 94.9 104.3 101.4 99.8
	Men's c	lothing st	ores	Family c	lothing s	tores
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	5.9 4.9 5.4 6.0 5.4 5.4 5.2	11.4 9.8 9.9 9.1 11.4 9.9 9.9 9.3 11.8	17.3 14.7 15.0 14.0 17.4 15.3 15.3 14.5	12.8 11.0 11.1 10.7 12.7 11.3 11.2 11.0 13.6	10.5 8.6 9.2 9.3 10.8 9.0 9.4 9.3 11.1	23.3 19.6 20.3 20.0 23.5 20.3 20.6 20.3 24.7
	Women's	clothing s	tores	Hardw	are store	S
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30 Dec. 31	3.3 2.8 2.8 2.7 3.3 2.7 2.7 2.7 2.7	11.3 10.0 10.0 10.7 11.5 10.1 9.8 10.6 11.8	14.6 12.8 12.8 13.4 14.8 12.8 12.5 13.3 15.1	8.6 8.4 9.0 9.6 9.9 9.4 9.5 9.7	25.9 22.6 26.3 27.2 27.1 23.5 27.3 28.2 27.0	34.5 31.0 35.3 36.8 37.0 32.9 36.8 37.9 37.1
		e, applian dio stores		Jewe1	lery stor	es
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	172.9 166.4 166.9 167.3 169.6 ^r 159.4 ^r 163.9 ^r 168.4	28.6 23.5 23.2 23.8 25.1° 22.1° 22.7° 25.1° 26.5	201.5 189.9 190.1 191.1 194.7 ^r 181.5 ^r 182.1 ^r 189.0 ^r	16.6 13.8 12.9 12.5 16.1 13.2 12.4 12.0 15.2	7.8 4.9 5.0 4.9 7.1 5.1 5.1 7.9	24.4 18.7 17.9 17.4 23.7 18.3 17.8 17.1 23.1

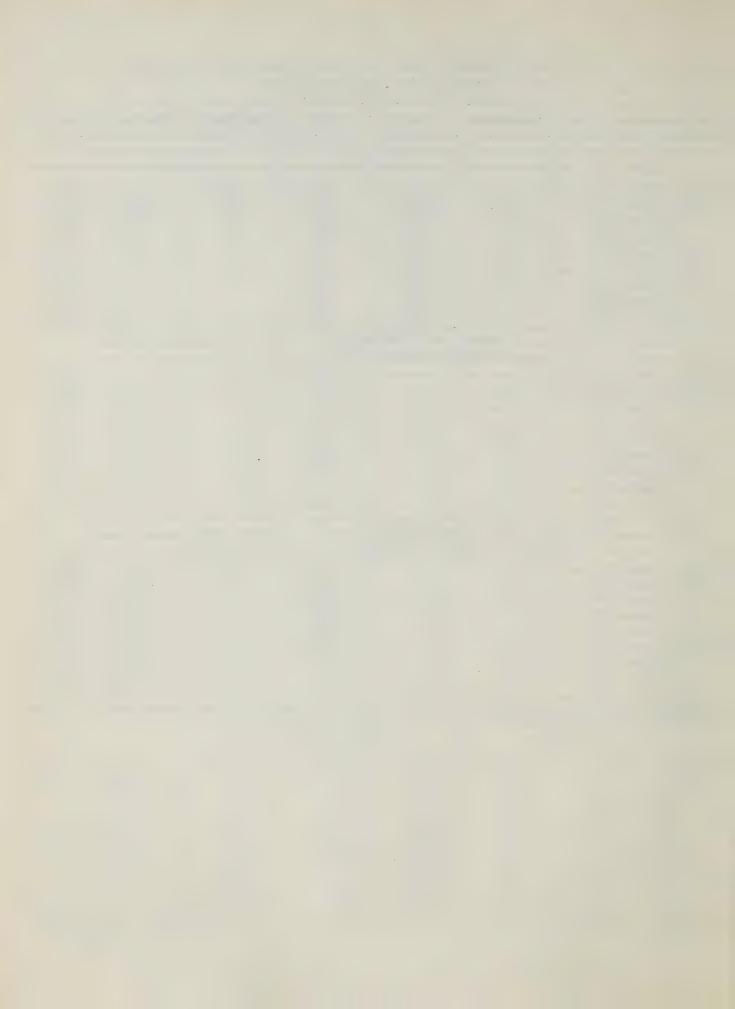
Figures not available.

(r) revised

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Fu	el dealers		Depart	ment store	es
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30	2.0 2.0 1.8 2.0 2.5 2.7 2.3 2.5	45.1 51.8 34.0 30.4 49.4 53.3 37.1 32.9	47.1 53.8 35.8 32.4 51.9 56.0 39.4 35.4	250.5 237.9 247.5	63.6 46.4 48.6	314.1 284.3 296.1 304.6 367.7 ^r 332.2 ^r 336.1 ^r 339.4 ^r
Dec. 31		49.4		Gene	ral store	400.7
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 June 30 Sept. 30 Dec. 31	SLOTES	(independ	37.7 34.7 35.3 35.4 37.6 35.0 35.8 34.9 36.7	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	31.0 28.5 31.9 33.7 31.8 29.1 32.7 33.6 33.3
		rages and ing station	ns	A11 o	ther trad	es
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	26.2 26.1 28.9 29.3 28.0 27.0 30.6 29.8 27.7	33.4 29.6 29.6 31.1 30.7 30.2 30.3 33.5 32.2	93.1 75.6 83.4 90.4 85.3 75.3 86.0 93.4° 92.4	126.5 105.2 113.0 121.5 116.0 105.5 116.3 126.9° 124.6

^{..} Figures not available.







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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

February 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	Outstanding at Mo	onth-End
beleeted create notacis	February 1961	February 1962	Change
			%
Sales finance companies: Consumer goods Commercial goods	794 386	737 396	- 7.2 + 2.6
Small loan companies: Cash loans Instalment credit	499 44	550 34	+10.2 -22.7
Department stores	339	370	+ 9.1
Furniture, appliance stores	185	185	(1)
Chartered banks: Personal loans: Fully secured Home improvement Other	. 279 56 859	346 66 1,052	+24.0 +17.9 +22.5

⁽¹⁾ No change 6542-501-22

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Instal- stores		1	appliance stores	
240 8	End of:		millions	of dollar	S		
1 2 3 4 5 6 7	1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 279 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 136 226 244 262 282 314	138 156 175 189 195 197 202
8 9 10	1960 - Nov. - Dec. 1961 - Jan. - Feb.	839 828 809 794	395 393 391 386	494 504 499 499	46 45 45 44	328 368 354 339	193 195 186 185
12 13 14 15 16 17	- Mar Apr May - June - July - Aug.	785 786 791 799 810 808	388 391 404 410 412 413	503 508 514 520 523 526	43 42 42 42 42 37 37	332 331 334 336 328 331	182 181 181 182 183 188
18 19 20 21 22 23	- Sept Oct Nov Dec. 1962 - Jan Feb.	797 784 770 760 745 737	411 405 406 401 399 396	526 525 536 548 548 550	37 35 35 35 35 34	339 347 358 401 387 370	189 189 191 195 190 185

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Chartered banks personal loans		Sub- total	Life insurance	Quebec savings	Other red deale (ex. de furnitus	ers	0i1 company	Credit	
Fully secured (6)	Home improve- ment	Other	(7)	col.2) policy		applia store Instal- ment (8)		credit cards (9)	unions (10)	No.
			m	illions of	dollars					
269 253 339 313 257 287 282	- 24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,324 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	- 20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
283 286 281 279	56 56 56 56	843 857 863 859	3,082 3,139 3,093 3,055	344 344 347 347	20 14 19 17	97	378	43	425	8 9 10 11
283 286 292 303 314 312	56 56 57 61 61 63	873 904 935 949 970 995	3,057 3,094 3,146 3,192 3,226 3,260	349 350 352 353 354 355	17 18 20 18 19	93	354 369	39 45	• •	12 13 14 15 16 17
319 330 329 336 330 346	64 65 65 66 66	993 1,008 1,022 1,030 1,044 1,052	3,264 3,283 3,306 3,371 3,345 3,340	357 358 359 360 361 362	17 17 21 17 18 19	95 102	370	53 47		18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsume	r goods			Com	mercial	goods		
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%	%					
		7	Value of	contrac	ts financ	ed duri	ng month			
1960-Nov. Dec.	47.2 42.2	19.3	66.5	- 3.4 - 7.7	11.5	15.5 17.3	27.0 28.4	- 4.7 - 5.1	93.5 89.2	
Feb. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2 51.7	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6 10.7 9.5	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0 27.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.7	
1962-Jan. Feb.	38.8 41.5	13.1 12.2	51.9 53.7	+ 4.0 + 1.7	8.9 9.1	17.9 15.6	26.8 24.7	+14.5 +22.3	78.7 78.4	
			Balan	ces outs	tanding a	t month	-end			
1960-Nov. Dec.	636.6 624.7	202.7 203.7	839.3	+ 2.9 + 2.8	152.6 150.8	242.5 242.6	395.1 393.4	+16.5	1,234.4	
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6 759.5	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4 - 6.9 - 8.3 - 8.3	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7 405.4 406.1 401.4	+10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9 + 1.0 + 0.4 + 2.8	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7	
1962-Jan. Feb.	548.1 542.5	197.4	745.5 737.5	- 7.9 - 7.1	143.8	255.0 253.9	398.8 395.8		1,144.3	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	nsumer	goods		Commercial goods					
Year and	Passenger	Other	Tot	al	Commer-	Other	Total		Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/:)	Amount	Change (3)	retail	
				%		%				
				Repaymen	ts during	month				
1960-Nov. Dec.	55.7 54.1	14.0	69.7	- 4.4 - 5.5	15.3 12.9	20.5	35.8 30.1	+37.7	105.5	
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.9 16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1 ^r	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8 ^r	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5°	
1962-Jan. Feb.	50.4 47.1	15.5	65.9 61.7	- 4.8 - 9.3	11.0	18.4	29.4 27.7	+15.7	95.3 89.4	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

	TT					
	Units		Amount of financing			
February 1961	February 1962	Change prev. yr.	February 1961	February 1962	Change prev. yr.	
num	ber	%	\$'0	00	%	
		New passe	nger cars			
602 2,779 3,985 426 309 666 515 9,282	611 3,382 3,816 275 244 801 611 9,740	+ 1.5 +21.7 - 4.2 -35.4 -21.0 +20.3 +18.6 + 4.9	1,319 6,695 9,471 1,079 725 1,641 1,241 22,171	1,421 8,208 9,408 681 553 1,991 1,521 23,783	+ 7.7 +22.6 - 0.7 -36.9 -23.7 +21.3 +22.6 + 7.3	
		New commerci	al vehicles			
155 463 396 53 57 178 105 1,407	149 563 424 38 62 199 140 1,575	- 3.9 +21.6 + 7.1 -28.3 + 8.8 +11.8 +33.3 +11.9	495 1,982 1,254 207 170 596 420 5,124	662 2,289 1,551 162 170 633 491 5,958	+33.7 +15.5 +23.7 -21.7 (2) + 6.2 +16.9 +16.3	
		Used passe	nger cars			
1,202 4,977 6,470 914 830 1,887 1,577 17,857	1,117 4,605 5,452 682 713 1,851 1,656 16,076	- 7.1 - 7.5 -15.7 -25.4 -14.1 - 1.9 + 5.0 -10.0	1,133 5,113 6,912 965 793 1,884 1,776 18,576	1,107 4,949 6,285 780 680 2,029 1,899 17,729	- 2.3 - 3.2 - 9.1 -19.2 -14.2 + 7.7 + 6.9 - 4.6	
		Used commer	cial vehicl	es		
199 517 596 79 123 380 316 2,210	205 484 459 94 115 384 314 2,055	+ 3.0 - 6.4 -23.0 +19.0 - 6.5 + 1.1 - 0.6 - 7.0	199 750 868 172 129 431 520 3,069	259 821 820 110 107 573 500 3,190	+30.2 + 9.5 - 5.5 -36.0 -17.1 +32.9 - 3.8 + 3.9	
	1961 num 602 2,779 3,985 426 309 666 515 9,282 155 463 396 53 57 178 105 1,407 1,202 4,977 6,470 914 830 1,887 1,577 17,857 199 517 596 79 123 380 316 2,210	1961 1962 number 602 611 2,779 3,382 3,985 3,816 426 275 309 244 666 801 515 611 9,282 9,740 155 149 463 563 396 424 53 38 57 62 178 199 105 140 1,407 1,575 1,202 1,117 4,977 4,605 6,470 5,452 914 682 830 713 1,887 1,656 17,857 16,676 1799 205 517 484 596 459 79 123 115 380 384 316 2,210 2,055	1961 1962 prev. yr. number	1961 1962 prev. yr. 1961	1961 1962 prev. yr. 1961 1962	

⁽¹⁾ Includes Yukon and Northwest Territories.(2) No change.

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Selected credit holders	Balance	es Outstanding at M	onth-End
Selected cledit morders	March 1961	March 1962	Change
			%
Sales finance companies: Consumer goods Commercial goods	785 388	737 399	- 6.1 + 2.8
Small loan companies: Cash loans	503 43	557 34	+10.7 -20.9
Department stores	332	359	+ 8.1
Furniture, appliance stores	182	182	(1)
Chartered banks: Personal loans: Fully secured Home improvement Other	283 56 873	352 65 1,067	+24.4 +16.1 +22.2

(1) No change 6542-501-32

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
140 .	Th. 1 - 0 -		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1953 4 5 6 7 8	516 492 599 756 780 768 806	184 164 192 27 9 288 257 344	173 209 273 343 347 382 446	3 6 6 13 15 19 38	167 186 226 244 262 282 314	138 156 175 189 195 197 202
8 9 10 11	1960 - Dec. 1961 - Jan. - Feb. - Mar.	828 809 794 785	393 391 386 388	504 499 499 503	45 45 44 43	368 354 339 332	195 186 185 182
12 13 14 15 16 17	- Apr May - June - July - Aug Sept.	786 791 799 810 808 7 97	391 404 410 412 413 411	508 514 520 523 526 526	42 42 42 37 37 37	331 334 336 328 331 339	181 182 183 188 189
18 19 20 21 22 23	- Oct. - Nov. - Dec. 1962 - Jan. - Feb. - Mar.	784 770 760 746° 737 737	405 406 401 400 r 397 r 399	525 536 548 548 550 557	35 35 35 35 34 34	347 358 401 387 370 359	189 191 195 190 185 182

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Fully secured	tered ban sonal loan Home improve-		Sub- Life total insurance (excl. companies' col.2) policy (7) loans		insurance savings banks' policy loans Quebec savings furniture and appliance stores) Instal- Charge		ers ept., ce and ance es)	Oil company credit cards (9)	Credit unions (10)	
(6)	ment			:11:£	1-11	ment (8)	(8)			No.
-/-	1	1	t	illions of		1		1 1	1	
269 253 339 313 257 287 282	24 38 48 58 60	308 351 441 435 420 553 719	1,574 1,653 2,083 2,331 2,324 2,546 2,867	225 240 250 270 295 305 323	8 7 8 11 13 12 13	72 72 81 85 100 96 101	306 318 340 354 343 362 376	20 26 32 35 40	129 151 174 226 258 320 397	1 2 3 4 5 6 7
286 281 279 283	56 56 56 56	857 863 859 873	3,139 3,093 3,055 3,057	344 347 347 349	14 19 17 17	97 93	378 354	43 39	425	8 9 10 11
286 292 303 314 312 319	56 57 61 61 63	904 935 949 970 995 993	3,094 3,146 3,192 3,226 3,260 3,264	350 352 353 354 355 357	18 20 18 19 18 17	93 95	369 370	45 53	• o	12 13 14 15 16 17
330 329 336 332 r 345 r 352	65 65 66 66 66	1,008 1,022 1,030 1,040r 1,042r 1,067	3,283 3,306 3,371 3,344r 3,329r 3,353	358 359 360 361 362 363	17 21 17 18 19 21	102	390 -	47 43	• •	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		V	alue of	contrac	ts financ	ed duri	ng month		
1960-Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2 51.7	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.7 9.5	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.7
1962-Jan. Feb. Mar.	38.8 41.5 55.0	13.1 12.2 12.1	51.9 53.7 67.1	+ 4.0 + 1.7 +10.9	8.9 9.1 10.2	17.9 15.6 23.0	26.8 24.7 33.2	+14.5 +22.3 +20.3	78.7 78.4 100.3
		T	balan	ces outs	tanding a	l month	-ena		
1960-Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6 759.5	+ 1.9 + 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4 - 6.9 - 8.3 - 8.3	149.2 146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7 405.4 406.1 401.4	+ 7.2	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7 1,160.9
1962-Jan. Feb. Mar.	548.2r 542.6r 545.6	197.4 194.9 ^r 191.5	745.6r 737.5 737.1	- 7.8r - 7.1 - 6.1	144.0r 142.2r 141.0		399.9r 397.0r 399.0	+ 2.7r	1,145.5r 1,134.5r 1,136.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Consumer goods					Com	mercial	goods		
Year and	Passenger	Other	Tot	al	Commer- cial vehicles	Other	Total		Total	
month	cars (1)	(2)	Amount	Change (3)		(4)	Amount	Change (3)	retail	
				%	%					
				Repaymen	ts during	month				
1960-Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8	
1961-Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.9 16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5	
1962-Jan. Feb. Mar.	50.3 ^r 47.1 52.0	15.5 14.7 ^r 15.5	65.8 ^r 61.8 ^r 67.5	- 4.9r - 9.1r - 2.6	10.8° 10.9° 11.4	17.5° 16.7 19.8	28.3r 27.6r 31.2	+11.4 ^r +10.0 ^r +18.6		

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing						
Province	March 1961	March 1962	Change prev. yr.	March 1961	March 1962	Change prev. yr.				
	num	ber	%	\$'0	00	7.				
			New passe	nger cars						
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	746 3,382 4,562 450 375 805 771 11,091	821 4,517 5,207 358 308 1,051 744 13,006	+10.1 +33.6 +14.1 -20.4 -17.9 +30.6 - 3.5 +17.3	1,686 7,893 10,619 1,088 893 1,967 1,722 25,868	1,864 10,987 12,642 872 703 2,694 1,884 31,646	+10.6 +39.2 +19.1 -19.9 -21.3 +37.0 + 9.4 +22.3				
	New commercial vehicles									
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	137 509 552 47 84 210 154 1,693	163 592 567 50 79 247 127	+19.0 +16.3 + 2.7 + 6.4 - 6.0 +17.6 -17.5 + 7.8	434 2,021 1,863 180 249 685 460 5,892	513 2,349 1,956 149 221 856 520 6,564	+18.2 +16.2 + 5.0 -17.2 -11.2 +25.0 +13.0 +11.4				
	Used passenger cars									
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,514 5,899 7,504 1,029 1,094 2,487 1,812 21,339	1,563 6,719 7,178 960 897 2,277 1,806 21,400	+ 3.2 +13.9 - 4.3 - 6.7 -18.0 - 8.4 - 0.3 + 0.3	1,416 5,957 7,835 1,091 1,002 2,533 1,903 21,737	1,519 7,059 8,146 1,083 827 2,628 2,103 23,365	+ 7.3 +18.5 + 4.0 - 0.7 -17.5 + 3.8 +10.5 + 7.5				
			Used commen	ccial vehicl	es					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	213 591 726 134 194 468 365 2,691	234 620 593 101 155 493 331 2,527	+ 9.9 + 4.9 -18.3 -24.6 -20.1 + 5.3 - 9.3 - 6.1	258 815 1,205 204 230 639 450 3,801	281 910 981 147 175 665 492 3,651	+ 8.9 +11.7 -18.6 -27.9 -23.9 + 4.1 + 9.3 - 3.9				

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

`		Wholesale		Average repayment terms on retail paper purchased				
Dațe	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passeng and com vehi	er cars mercial	Other consumer goods	Other comm. & industrial goods	
Calendar Years	milli	ons of doll	ars		mo	nths		
1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9	
Quarterly 1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7	
1961 - I II III IV	303 366 200 406 r	277 400 296 352 r	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8	
1962 - I	384	338	225	26.6	19.0	23.9	33.3	

.. Figures not available.



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CREDIT STATISTICS

April 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End							
Detected elegic notacis	April 1961	April 1962	Change					
Sales finance companies: Consumer goods	786 391	750 409	% - 4.6 + 4.6					
Small loan companies: Cash loans	508 42	565 36	+11.2 -14.3					
Department stores	331	366	+10.6					
Furniture, appliance stores	181	181	(1)					
Chartered banks: Personal loans: Fully secured Home improvement Other	286 56 904	374 66 1,096	+30.8 +17.9 +21.2					

⁽¹⁾ No change 6542-501-42

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart- ment	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
140 .	End of		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Jan. - Feb. - Mar. - Apr.	809 794 785 786	391 386 388 391	499 499 503 508	45 44 43 42	354 339 332 331	186 185 182 181
12 13 14 15 16 17	- May - June - July - Aug. - Sept. - Oct.	791 799 810 808 797 784	404 410 412 413 411 405	514 520 523 526 526 526	42 42 37 37 37 35	334 336 328 331 339 347	181 182 183 188 189 189
18 19 20 21 22 23	- Nov. - Dec. 1962 - Jan. - Feb. - Mar. - Apr.	770 760 746 737 737 750	406 401 400 397 399 409	536 548 548 550 557 565	35 35 35 34 34 34 36	358 401 387 370 359 366	191 195 190 185 181(r)

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other red deale (ex. de furnitur applia store Instalment (8)	ers ept., re and ince	Oil company credit cards (9)	Credit unions (10)	No.
millions of dollars										
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 425	1 2 3 4 5 6 7
281 279 283 286	56 56 56 56	863 859 873 904	3,093 3,055 3,057 3,094	347 347 349 350	19 17 17 18	93	354	39	• •	8 9 10 11
292 303 314 312 319 330	57 61 61 63 64 65	935 949 970 995 993 1,008	3,146 3,192 3,226 3,260 3,264 3,283	352 353 354 355 357 358	20 18 19 18 17 17	93 95	369 370	45 53		12 13 14 15 16 17
329 336 332 345 352 374	65 66 66 66 65 66	1,022 1,030 1,040 1,042 1,067 1,096	3,306 3,371 3,344 3,329 3,352r 3,434	359 360 361 362 363 364	21 17 18 19 21 21	102	390 367	47	••	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

С	onsume	goods			Commercial goods			
Passenger	Other	Total		Commer-	Other	Total		Total
cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
			%				%	
	7	Value of	contrac	ts financ	ed duri	ng month		
36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9	13.2 12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	49.9 52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2 51.7	+ 0.4 -16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	9.3 8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6 10.7 9.5	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	23.4 20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0 27.0	+ 4.0 -17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.3 73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.7
38.8 41.5 55.0 64.5	13.1 12.2 12.1 13.9	51.9 53.7 67.1 78.4	+ 4.0 + 1.7 +10.9 +13.1	8.9 9.1 10.2 13.1	17.9 15.6 23.0 23.2	26.8 24.7 33.2 36.3	+14.5 +22.3 +20.3 +31.0	78.7 78.4 100.3 114.7
		Balan	ces outs	tanding a	t month	-end		
607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7	202.0 197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1 199.8	809.1 793.9 785.1 785.8 791.1 799.2 810.0 807.6 784.5 769.6 759.5	+ 1.9 + 0.7 - 0.8 - 2.4 - 5.3 - 5.2 - 6.9 - 8.3 - 7.8 - 7.1	149.2 146.8 144.3 144.8 149.1 150.5 150.4 149.5 147.3 148.2 145.9	242.2 239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	391.4 386.5 387.8 390.6 403.5 409.7 411.6 412.7 405.4 406.1 401.4 399.9 397.0 399.0	+13.4 +10.7 + 9.5 + 7.2 + 5.9 + 2.8 + 2.6 + 1.9 + 1.0 + 0.4 + 2.8 + 2.0 + 2.7 + 2.9	1,200.5 1,180.4 1,172.9 1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7 1,160.9
	Passenger cars (1) 36.7 40.7 47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9 38.8 41.5 55.0 64.5 607.1 596.1 588.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7 548.2 542.6	Passenger cars (1) 36.7 13.2 12.1 12.9 155.2 14.1 16.8 61.9 15.8 20.2 16.9 37.9 14.7 16.6 43.8 15.4 35.9 15.8 38.8 13.1 12.2 55.0 12.1 64.5 13.9 607.1 202.0 596.1 12.2 12.1 13.9 196.2 194.7 196.1 197.8 196.2 194.7 595.0 12.1 194.7 595.0 12.1 194.7 595.0 196.1 197.8 198.9 196.2 194.7 595.0 196.1 199.9 570.5 199.1 199.8 548.2 197.4 194.9 545.6 191.5	Value of Value of Value of 36.7 13.2 49.9 40.7 12.1 52.8 47.6 12.9 60.5 55.2 14.1 69.3 64.6 16.8 81.4 61.9 15.8 77.7 58.5 20.2 78.7 51.7 16.9 68.6 37.9 14.7 52.6 43.4 16.6 60.0 43.8 13.1 51.9 41.5 12.2 53.7 55.0 12.1 67.1 78.4 Balan 607.1 202.0 809.1 78.4 785.8 796.1 797.8 799.2 609.7 200.3 810.0 606.9 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.7 596.1 200.	Passenger cars (1) Value of contrac Value of contrac 36.7 13.2 49.9 + 0.4 -16.9 47.6 12.9 60.5 -20.2 55.2 14.1 69.3 -15.9 64.6 16.8 81.4 -13.1 61.9 15.8 77.7 -17.4 58.5 20.2 78.7 -4.0 -12.2 37.9 14.7 52.6 -20.3 43.4 16.6 60.0 -8.1 43.8 15.4 59.2 -11.0 35.9 15.8 51.7 -14.8 38.8 13.1 51.9 + 4.0 41.5 12.2 53.7 +1.7 55.0 12.1 67.1 +10.9 64.5 13.9 78.4 +13.1 Balances outs 607.1 202.0 809.1 + 1.9 785.8 -2.4 -2.4 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.5 -2.	Passenger (1) Value of contracts finance Value of contra	Passenger (2)	Passenger (1) Total Change (3) Change (4) Change (4) Change (5) Change (6) Change (7) Change	Passenger cars (1) Value of contracts financed during month

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods					
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total retail	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)		
				%				%		
				Repaymen	ts during	month				
1961 - Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	54.3 51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.9 16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1	69.2 68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8	+13.6 - 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8	10.9 10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.5 14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.4 25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+19.2 +22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	94.6 93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5	
1962 - Jan. Feb. Mar. Apr.	50.3 47.1 52.0 52.0	15.5 14.7 15.5 13.4	65.8 61.8 67.5 65.4	- 4.9 - 9.1 - 2.6 - 4.7	10.8 10.9 11.4 11.8	17.5 16.7 19.8 14.6	28.3 27.6 31.2 26.4	+11.4 +10.0 +18.6 + 6.0	94.1 89.4 98.7 91.8	

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing						
Province	April 1961	April 1962	Change prev. yr.	April 1961	April 1962	Change prev. yr				
	num	ber	%	\$'00	00	%				
			New passe	nger cars		,				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	981 4,514 4,741 730 436 995 695 13,092	1,133 5,749 5,660 410 414 1,264 903 15,533	+15.5 +27.4 +19.4 -43.8 - 5.0 +27.0 +29.9 +18.6	2,172 10,511 11,075 1,871 1,004 2,408 1,690 30,731	2,532 13,881 13,973 988 959 3,226 2,276 37,835	+16.6 +32.1 +26.2 -47.2 - 4.5 +34.0 +34.7 +23.1				
	New commercial vehicles									
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	198 526 680 59 110 295 145 2,013	213 611 765 63 96 282 168 2,198	+ 7.6 +16.2 +12.5 + 6.8 -12.7 - 4.4 +15.9 + 9.2	638 1,959 3,030 254 352 880 485 7,598	755 2,478 3,547 243 247 1,014 482 8,766	+18.3 +26.5 +17.1 - 4.3 -29.8 +15.2 - 0.6 +15.4				
			Used passe	enger cars						
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,837 7,331 7,943 1,158 1,219 2,593 2,025 24,106	2,017 7,874 7,895 1,160 1,166 2,793 2,119 25,024	+ 9.8 + 7.4 - 0.6 + 0.2 - 4.3 + 7.7 + 4.6 + 3.8	1,686 7,213 8,376 1,195 1,084 2,676 2,219 24,449	1,900 8,021 8,945 1,242 1,035 3,144 2,371 26,658	+12.7 +11.2 + 6.8 + 3.9 - 4.5 +17.5 + 6.8 + 9.0				
	Used commercial vehicles									
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	293 780 729 142 233 559 420 3,156	318 698 650 137 228 605 381 3,017	+ 8.5 -10.5 -10.8 - 3.5 - 2.1 + 8.2 - 9.3 - 4.4	317 1,191 1,105 206 247 748 706 4,520	361 1,036 1,061 222 264 788 592 4,324	+13.9 -13.0 - 4.0 + 7.8 + 6.9 + 5.3 -16.1 - 4.3				

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

A SA A SA A SA TRANSPORTED TO THE CONTRACT OF	gradua Krandaha William di mandaha di pendidaka di Selah			A 7.7	02000 20	narmont tor	
		Wholesale		1	-	payment ter aper purcha	
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & industrial goods
	milli	ons of doll			m	onths	1 goods
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.l 26.9
Quarterly 1960 - I II III IV	379 422 196 357	293 437 304 288	283 268 160 229	25.4 25.9 26.8 25.6	17.8 17.8 17.6 17.3	22.1 23.7 24.5 22.8	27.7 26.9 28.3 28.7
1961 - I II III IV	303 366 200 406	277 400 296 352	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I	384	338	225	26.6	19.0	23.9	33.3

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers Percentage Change - March 31, 1962 over March 31, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores	(1) + 9.3 + 4.4 + 3.7 + 3.2 - 1.1 - 5.3	receivables +10.2 + 3.0 (1) + 3.0 + 2.1 + 5.0 (1)	receivables + 3.9 + 8.0 + 8.4 + 5.2 + 2.5 + 3.1 + 2.4 - 0.4 - 3.8 - 3.7 + 6.5 + 8.4
Fuel dealers Garages and filling stations	+ 3.7	• •	- 1.1

^{..} Figures not available.
(1) No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Total	, all trad	es	Motor vehicle dealers			
1960 - March 31 June 30 Sept. 30 Dec. 31	505.8	423.3 432.0	917.8 937.8 948.4 1,037.6	16.9 18.3 17.2 15.7	81.6 87.1 81.6 77.8	98.5 105.4 98.8 93.5	
June 30 Sept. 30 Dec. 31	• • • •	• •	960.8 980.3 993.5 1,088.2	16.8 18.3 17.7 17.3	78.1 86.0 83.7 82.5	94.9 104.3 101.4 99.8	
1962 - March 31		lothing st	998.6 ores	16.8 Family o	lothing s	102.9	
1960 - March 31 June 30 Sept. 30	5.1 4.9	9.8 9.9 9.1	14.7 15.0 14.0	11.0	8.6 9.2 9.3	19.6 20.3 20.0	
Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	5.4 5.4 5.2 6.5	9.9 9.9 9.3 11.8	17.4 15.3 15.3 14.5 18.3	12.7 11.3 11.2 11.0 13.6	10.8 9.0 9.4 9.3 11.1	23.5 20.3 20.6 20.3 24.7	
1962 - March 31		10.2 clothing s	16.1	11.8	9.0 are store	20.8	
.960 - March 31		10.0	12.8	8.4	22.6	31.0	
June 30 Sept. 30 Dec. 31 1961 - March 31	2.8 2.7 3.3 2.7	10.0 10.7 11.5 10.1	12.8 13.4 14.8 12.8	9.0 9.6 9.9 9.4	26.3 27.2 27.1 23.5	35.3 36.8 37.0 32.9	
June 30 Sept. 30 Dec. 31 1962 - March 31	2.7 3.3	9.8 10.6 11.8 10.4	12.5 13.3 15.1 13.2	9.5 9.7 10.1 9.7	27.3 28.2 27.0 24.0	36.8 37.9 37.1 33.7	
		e, applian dio stores	ce and	Jewe1	lery stor	es	
1960 - March 31 June 30 Sept. 30	166.9 167.3	23.5 23.2 23.8	189.9 190.1 191.1	13.8 12.9 12.5	4.9 5.0 4.9	18.7 17.9 17.4	
Dec. 31 1961 - March 31 June 30 Sept. 30	159.4 159.4 163.9	25.1 22.1 22.7 25.1	194.7 181.5 182.1 189.0	16.1 13.2 12.4 12.0	7.6 5.1 5.4 5.1	23.7 18.3 17.8 17.1	
Dec. 31 1962 - March 31		26.5 23.2	194.9 180.8	15.2 12.5	7.9 5.1	23.1 17.6	

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Fu	el dealers		Depart	ment stor	es		
1960 - March 31 June 30 Sept. 30 Dec. 31	2.0 1.8 2.0 2.5	51.8 34.0 30.4 49.4	53.8 35.8 32.4 51.9	237.9 247.5	46.4	284.3 296.1 304.6 367.7		
1961 - March 31 June 30 Sept. 30 Dec. 31	2.7 2.3 2.5 2.8	53.3 37.1 32.9 49.4	56.0 39.4 35.4 52.2	0 0 0 0 0 0	• •	332.2 336.1 339.4 400.7		
1962 - March 31	1	and combine (independ		Gene	ral store			
1960 - March 31 June 30 Sept. 30	• •	• • • • •	34.7 35.3 35.4	0 0 0 0	* °	28.5 31.9 33.7		
Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	• 0 • 0 • •	0 0	37.6 35.0 35.8 34.9 36.7	* * * * * * * * * * * * * * * * * * *	• •	31.8 29.1 32.7 33.6 33.3		
1962 - March 31	0 0	• •	33.7	• •	• •	31.0		
		rages and ing statio	ns	A11 o	ther trad	es		
1960 - March 31 June 30 Sept. 30 Dec. 31	0 0 0 0	0 0	26.1 28.9 29.3 28.0	29.6 29.6 31.1 30.7	75.6 83.4 90.4 85.3	105.2 113.0 121.5 116.0		
1961 - March 31 June 30 Sept. 30 Dec. 31	••		27.0 30.6 29.8 27.7	30.2 30.3 33.5 32.2	75.3 86.0 93.4 92.4	105.5 116.3 126.9 124.6		
1962 - March 31	0 0	• •	26.7	28.6	74.0	102.6		

^{..} Figures not available.



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CREDIT STATISTICS

May 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balanc	es Outstanding at Mor	nth-End
Selected Cleart Horders	May 1961	May 1962	Change
			%
Sales finance companies: Consumer goods Commercial goods	791 404	763 419	- 3.5 + 3.7
Small loan companies: Cash loans	514 42	572 36	+11.3 -14.3
Department stores	334	367	+ 9.9
Furniture, appliance stores	181	182	+ 0.6
Chartered banks: Personal loans: Fully secured Home improvement Other	292 57 935	373 67 1,153	+27.7 +17.5 +23.3

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month No. End of:	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
2100	Erd of		millions	S			
1 2 3 4 5 6 7	1954 5 6 7 8 9	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Feb. - Mar. - Apr. - May	794 785 786 791	386 388 391 404	499 503 508 514	44 43 42 42	339 332 331 334	185 182 181 181
12 13 14 15 16 17	- June - July - Aug Sept Oct Nov.	799 810 808 797 784 770	410 412 413 411 405 406	520 523 526 526 525 536	42 37 37 37 35 35	336 328 331 339 347 358	182 183 188 189 189 191
18 19 20 21 22 23	- Dec. 1962 - Jan. - Feb. - Mar. - Apr. - May	760 746 737 737 750 763	401 400 397 399 409 419	548 548 550 557 565 572	35 35 34 34 36 36	401 387 370 359 366 367	195 190 185 181 181 182

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	loans	Quebec savings banks' loans	Other red deale (ex. de furnitur applia store Instalment (8)	ers ept., ee and ence	Oil company credit cards (9)	Credit unions (10)	No.
millions of dollars										
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 425	1 2 3 4 5 6 7
279 283 286 292	56 56 56 57	859 873 904 935	3,055 3,057 3,094 3,146	347 349 350 352	17 17 18 20	93	354	39	6 G	8 9 10 11
303 314 312 319 330 329	61 63 64 65 65	949 970 995 993 1,008 1,022	3,192 3,226 3,260 3,264 3,283 3,306	353 354 355 357 358 359	18 19 18 17 17 21	93 95	369 370	45 53	• •	12 13 14 15 16 17
336 332 345 352 374 373	66 66 65 66 67	1,030 1,040 1,042 1,067 1,096 1,153	3,371 3,344 3,329 3,352 3,434 3,513	360 361 362 363 364 365	17 18 19 21 21 20	102 92	390 367	47 43	ø o	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

Amount owing to oil companies, excluding commercial accounts. (9)

⁽¹⁰⁾ Not available quarterly.

Figures not available.

Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

		Consumer	goods			Com	mercial	goods		
Year and	Passenger		То	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%	%					
		7	Value of	contrac	ts financ	ed duri	ng month			
1961 - Feb Mar Apr May Jun Jul; Aug Sep Oct Nov	47.6 55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8	12.1 12.9 14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4	52.8 60.5 69.3 81.4 77.7 78.7 68.6 52.6 60.0 59.2 51.7	-16.9 -20.2 -15.9 -13.1 -17.4 - 4.0 -12.2 -20.3 - 8.1 -11.0 -14.8	8.2 9.7 12.1 14.6 12.8 11.0 12.1 11.6 10.6 10.7 9.5	12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5	20.2 27.6 27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0 27.0	-17.6 + 0.4 -12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9	73.0 88.1 97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.7	
1962 - Jan Feb Mar Apr May	41.5 55.0 64.5	13.1 12.2 12.1 13.9 17.7	51.9 53.7 67.1 78.4 88.8	+ 4.0 + 1.7 +10.9 +13.1 + 9.1	8.9 9.1 10.2 13.1 14.0	17.9 15.6 23.0 23.2 26.4	26.8 24.7 33.2 36.3 40.4	+14.5 +22.3 +20.3 +31.0 +12.2	78.7 78.4 100.3 114.7 129.2	
			Balan	ces outs	tanding at month-end					
1961 - Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	538.9 591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7	197.8 196.2 194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1	793.9 785.1 785.8 791.1 799.2 810.0 807.6 796.8 784.5 769.6 759.5	+ 0.7 - 0.8 - 2.4 - 4.3 - 5.3 - 5.2 - 5.7 - 6.4 - 6.9 - 8.3 - 7.8 - 7.1	146.8 144.3 144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9	239.7 243.5 245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5	386.5 387.8 390.6 403.5 409.7 411.6 412.7 410.7 406.1 401.4 399.9 397.0	+10.7 + 9.5 + 7.2 + 5.9 + 2.6 + 1.9 + 1.0 + 2.8 + 2.0 + 2.7	1,176.4	
Mar Apr May	545.6 558.1	191.5	737.1 750.0r 763.1	- 6.1 - 4.6r - 3.5	141.0 142.3 145.0	258.0 266.7r 274.3	399.0	+ 2.9	1,136.1 1,159.0 1,182.4	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods				
Year and	Passenger		Tot	al	Commer-		Tot	al	m . 1
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total retail
		%						%	
			,	Repaymen	ts during	month			
1961 - Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec.	51.7 54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	16.3 14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2	68.0 69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8	- 2.0 - 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3	10.6 12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.5 14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	25.1 26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+22.4 +17.4 +16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3	93.1 95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5
1962 - Jan. Feb. Mar. Apr. May	50.3 47.1 52.0 52.0 59.6	15.5 14.7 15.5 13.5 ^r 16.1	65.8 61.8 67.5 65.5 ^r 75.7	- 4.9 - 9.1 - 2.6 - 4.5 ^r - 0.5	10.8 10.9 11.4 11.8 11.3	17.5 16.7 19.8 14.5 ^r 18.8	28.3 27.6 31.2 26.3 ^r 30.1	+11.4 +10.0 +18.6 + 5.6 ⁴ +30.3	94.1 89.4 98.7 91.8 105.8

(3) Percentage change from same month previous year.

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finar	ncing		
Province	May 1961	May 1962	Change prev. yr.	May 1961	May 1962	Change prev. yr		
our regional years de la company of the regional and the company of the company o	numb	the same of the sa	%	\$'00	00	%		
			New passe	enger cars				
Atlantic Provinces. (mebec	1,340 5,640 5,892 617 521 972 711 15,693	1,305 6,412 6,358 507 475 1,263 1,018 17,338	- 2.6 +13.7 + 7.9 -17.8 - 8.8 +29.9 +43.2 +10.5	3,005 13,265 13,849 1,474 1,205 2,362 1,741 36,901	2,983 15,460 15,639 1,267 1,104 3,121 2,650 42,224	- 0.7 +16.5 +12.9 -14.0 - 8.4 +32.1 +52.2 +14.4		
	New commercial vehicles							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	268 712 821 72 136 296 170 2,475	254 636 477 59 305 430 186 2,347	- 5.2 -10.7 -41.9 -18.1 +124.3 +45.3 + 9.4 - 5.2	1,050 2,796 2,462 574 444 1,316 918 9,560	966 2,684 1,958 165 963 1,605 622 8,963	- 8.0 - 4.0 -20.5 -71.3 +116.9 +22.0 -32.2 - 6.2		
	er er all Colomosian aus aucu and Latin will herdelen in the Strategement from Allin	aus tiese fieler is, annessen yn seus aus die vers ei bescrijfde dei feis vers af nessiel f	Used passe	enger cars				
tlantic Provinces. uebec untario anitoba askatchewan lberta ritish Columbia(1) Canada	2,374 8,516 9,156 1,336 1,437 2,672 2,182 27,673	2,194 8,956 8,626 1,185 1,269 2,705 2,184 27,119	- 7.6 + 5.2 - 5.8 -11.3 -11.7 + 1.2 + 0.1 - 2.0	2,259 8,181 9,450 1,434 1,318 2,688 2,382 27,712	2,104 8,992 9,849 1,252 1,181 3,009 2,450 28,837	- 6.9 + 9.9 + 4.2 -12.7 -10.4 +11.9 + 2.9 + 4.1		
			Used comme	rcial vehicl	es			
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	351 943 831 145 276 623 440 3,609	352 796 626 119 337 527 429 3,186	+ 0.3 -15.6 -24.7 -17.9 +22.1 -15.4 - 2.5 -11.7	344 1,185 1,299 236 273 1,045 669 5,051	460 1,368 1,131 200 399 781 655 4,994	+33.7 +15.4 -12.9 -15.3 +46.2 -25.3 - 2.1 - 1.1		

⁽¹⁾ Includes Yukon and Northwest Territories.

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OTTAWA - CANADA

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CREDIT STATISTICS

June 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s Outstanding at M	onth-End
Selected cledit holders	June 1961	June 1962	Change
			%
Sales finance companies: Consumer goods Commercial goods	799 410	772 434	- 3.4 + 5.9
Small loan companies: Cash loans	520 42	579 37	+ 11.3 - 11.9
Department stores	336	364	+ 8.3
Furniture, appliance stores	182	183	+ 0.5
Chartered banks: Personal loans:			
Fully secured Home improvement Other	303 61 949	380 69 1,216	+ 25.4 + 13.1 + 28.1

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies		1	l loan anies	Depart-	Furniture
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
240 5			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Mar. - Apr. - May - June	785 786 791 799	388 391 404 410	503 508 514 520	43 42 42 42	332 331 334 336	182 181 181 182
12 13 14 15 16	- July - Aug. - Sept. - Oct. - Nov. - Dec.	810 808 797 784 770 760	412 413 411 405 406 401	523 526 526 525 536 548	37 37 37 35 35 35	328 331 339 347 358 401	183 188 189 189 191 195
18 19 20 21 22	1962 - Jan. - Feb. - Mar. - Apr. - May - June	746 737 737 750 763 772	400 397 399 409 419 434	548 550 557 565 572 579	35 34 34 36 36 37	387 370 359 366 367 364	190 185 181 181 182 183

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	loans	Quebec savings banks' loans	Other red deale (ex. de furnitur applia store Instalment (8)	ers ept., re and ance	Oil company credit cards (9)	Credit unions (10)	No.
			m	illions of	dollars					
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 425	1 2 3 4 5 6 7
283 286 292 303	56 56 57 61	873 904 935 949	3,057 3,094 3,146 3,192	349 350 352 353	17 18 20 18	93	354 369	39 45		8 9 10 11
314 312 319 330 329 336	61 63 64 65 65 66	970 995 993 1,008 1,022 1,030	3,226 3,260 3,264 3,283 3,306 3,371	354 355 357 358 359 360	19 18 17 17 21 17	95 102	370 390	53 47	• •	12 13 14 15 16 17
332 345 352 375 ^r 373 380	66 66 65 66 67 69	1,040 1,042 1,067 1,103 ^r 1,167 ^r 1,216	3,344 3,329 3,352 3,442 ^r 3,527 ^r 3,600	361 362 363 364 365 366	18 19 21 21 20 20	92	367	43 48	••	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsume	r goods			Com	mercial	goods			
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	maka 1		
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(1.)	Amount	Change (3)	Total retail		
#Committed in Artificial Stage Service Assessment of the Service As		ro (Lingi) isaa s-adronovedab vor vorvena gaga, alabba	etti tiitaanii siinamainii ee eytymään ee	%	%						
		1	Value of	contrac	ts financ	ed duri	ng month		Opportunity-wide-similary-communicative-at-New temperature		
1961 - Mar.	47.6	12.9	60.5	- 20.2	9.7	17.9	27.6	+ 0.4	88.1		
Apr.	55.2	14.1	69.3	- 15.9	12.1	15.6	27.7	- 12.6	97.0		
May	64.6	16.8	81.4	- 13.1	14.6	21.4	36.0	- 10.0	117.4		
June	61.9	15.8	77.7	- 17.4	12.8	21.1	33.9	- 11.5	111.6		
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	- 13.6	107.4		
Aug.	51.7	16.9	68.6	- 12.2	12.1	21.3	33.4	- 0.9	102.0		
Sept.	37.9	14.7	52.6	- 20.3	11.6	21.0	32.6	+ 7.9	85.2		
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9		
Nov.	43.8	15.4	59.2	- 11.0	10.7	20.3	31.0	+ 14.8	90.2		
Dec.	35.9	15.8	51.7	- 14.8	9.5	17. 5	27.0	- 4.9	78.7		
1962 - Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+ 14.5	78.7		
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+ 22.3	78.4		
Mar.	55.0	12.1	67.1	+ 10.9	10.2	23.0	33.2	+ 20.3	100.3		
Apr.	64.5	13.9	78.4	+ 13.1	13.1	23.2	36.3	+ 31.0	114.7		
May	71.1	17.8 ^r	88.9 ^r	+ 9.2	14.0	26.4	40.4	+ 12.2	129.3 ^r		
June	65.7	14.6	80.3	+ 3.3	13.6	24.8	38.4	+ 13.3	118.7		
			Balan	ces outs	tanding a	t month	-end				
10/1 3/	500.0	106	30.								
1961 - Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ .9.5	1,172.9		
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8		+ 7.2	1,176.4		
May	595.0	196.1	791.1	- 4.3	149.1	254.4		+ 5.9	1,194.6		
June	603.7	195.5	799.2	- 5.3	150.5	259.2		+ 2.8	1,208.8		
July	609.7	1	810.0	- 5.2	150.3	261.3		1	1,221.6		
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3		+ 1.9	1,220.2		
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2		+ 1.0	1,207.5		
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1		+ 0.4	1,189.9		
Nov. Dec.	570.5 559. 7	199.1 199.8	769.6 7 59.5	- 8.3 - 8.3	148.2 145.9	257.9 255.5		+ 2.8 + 2.0	1,175.7		
1962 - Jan.	548.2	197.4	745.6	- 7.8							
Feb.	542.6	194.9	737.5	- 7.1	144.0	255.9		+ 2.2	1,145.5		
Mar.	545.6	191.5	737.1		142.2	254.8		+ 2.7	1,134.5		
Apr.	558.1	191.8 ^r		- 6.1 - 4.6	141.0	258.0		+ 2.9	1,136.1		
May	569.6	191.6 ^r			142.3	266.7		+ 4.7	1,158.9 ^r		
June	580.3	191.2	771.5	0 -	145.0	274.3		+ 3.9	1,182.3 ^r		
Julie	500.5	17104	11100	- 3.5	147.6	286.8	434.4	+ 6.0	1,205.9		

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1961 - Mar. Apr. May June July Aug. Sept Oct. Nov. Dec. 1962 - Jan. Feb.	54.8 53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7	14.5 15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1	69.3 68.6 76.1 69.6 67.8 71.0 63.4 72.3 74.1 61.8	- 5.3 + 0.6 + 5.5 - 9.4 - 5.7 - 6.3 - 10.7 - 2.6 + 6.3 - 13.8	12.2 11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8	14.1 13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9	26.3 24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7	+ 17.4 + 16.4 - 2.1 + 34.5 - 12.1 + 7.3 + 21.8 + 4.4 - 15.4 + 5.3 + 11.4 + 10.0	95.6 93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5
Mar. Apr. May June	52.0 52.0 59.6 55.0	15.5 13.6 ^r 16.2 ^r 16.8	67.5 65.6 ^r 75.8 ^r 71.8	- 2.6 - 4.4 ^r - 0.4 + 3.2	11.4	19.8 14.5 18.8 12.3	31.2 26.3 30.1 23.3	+ 18.6 + 5.6 + 30.3 - 15.9	98.7 91.9 ^r 105.9 ^r 95.1

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province		Units		Amou	nt of finan	cing
Province	June 1961	June 1962	Change prev. yr.	June 1961	June 1962	Change prev. yr.
	numl	per	%	\$10	00	%
			7.7			
			New passe	nger cars		1
Atlantic Provinces.	1,300	1,215	- 6.5	2,908	2,876	- 1.1
Quebec	5,274	5,780	+ 9.6	12,369	14,246	+ 15.2
Ontario	5,681	5,852	+ 3.0	13,397	14,540	+ 8.5
Manitoba	500	405	- 19.0	1,214	993	- 18.2
Saskatchewan	500	445	- 11.0	1,156	1,086	- 6.1
Alberta	1,087	1,073	- 1.3	2,691	2,734	+ 1.6
British Columbia(1)	712	907	+ 27.4	1,704	2,427	+ 42.4 + 9.8
Canada	15,054	15,677	+ 4.1	35,439	38,902	T 9.0
	1		New commerci	al vehicles		
Atlantic Provinces.	262	236	- 9.9	991	882	- 11.0
Quebec	629	645	+ 2.5	2,517	2,856	+ 13.5
Ontario	615	674	+ 9.6	2,413	2,866	+ 18.8
Manitoba	72	60	- 16.7	269	239	- 11.2 - 5.6
Saskatchewan	99 274	107 321	+ 8.1 + 17.2	427 1,045	403 1,060	+ 1.4
British Columbia(1)	144	205	+ 42.4	684	952	+ 39.2
Canada	2,095	2,248	+ 7.3	8,346	9,258	+ 10.9
			Used passe	nger cars		
Atlantic Provinces.	2,324	2,277	- 2.0	2,186	2,149	- 1.7
Quebec	7,668	7,998	+ 4.3	7,407	8,299	+ 12.0
Ontario	8,963	8,277	- 7.7	9,267	9,146	- 1.3
Manitoba	1,252	994	- 20.6	1,328	1,047	- 21.2
Saskatchewan	1,283	1,253	- 2.3	1,157	1,078	- 6.8
Alberta	2,658	2,554	- 3.9	2,827	2,699	- 4.5
British Columbia(1)	2,120	2,088	- 1.5	2,307	2,367	+ 2.6
Canada	26,268	25,441	- 3.1	26,479	26,785	+ 1.2
			Used commer	cial vehicl	es	
Atlantic Provinces.	401	315	- 21.4	397	359	- 9.6
Quebec	828	676	- 18.4	1,205	1,050	- 12.9
Ontario	764	667 97	- 12.7	1,126	1,106	- 1.8
Manitoba Saskatchewan	118 172	192	- 17.8 + 11.6	166 205	169 246	+ 1.8 + 20.0
Alberta	585	504	- 13.8	770	859	+ 11.6
British Columbia(1)	392	374	- 4.6	561	591	+ 5.3
Canada	3,260	2,825	- 13.3	4,430	4,380	- 1.1
		. [7]				

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

		Wholesale			_	payment ter aper purcha		
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passenge and community vehice New	mercial	Other consumer goods	Other comm. & industrial goods	
Calendar Years	milli	ons of doll	ars	months				
1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9	
Quarterly 1960 - II III IV	422 196 357	437 304 288	268 160 229	25.9 26.8 25.6	17.8 17.6 17.3	23.7 24.5 22.8	26.9 28.3 28.7	
1961 - I II III IV	303 366 200 406	277 400 296 352	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8	
1962 - I II	384 482	338 476	225 2 31	26.6 27.8	19.0 19.0	23.9 25.2	33.3	

^{..} Figures not available.



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CREDIT STATISTICS

July,1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	Outstanding at Mo	onth-End
Beleeted cledit noiders	July 1961	July 1962	Change
			%
Sales finance companies: Consumer goods	810 412	783 444	- 3.3 + 7.8
Small loan companies: Cash loans	523 37	586 37	+12.0
Department stores	328	356	+ 8.5
Furniture, appliance stores	183	182	- 0.5
Chartered banks: Personal loans: Fully secured Home improvement Other	314 61 970	390 68 1 , 264	+24.2 +11.5 +30.3

⁽¹⁾ No change 6542-501-72

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
W-	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
No.			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Apr. - May - June - July	786 791 799 810	391 404 410 412	508 514 520 523	42 42 42 37	331 334 336 328	181 181 182 183
12 13 14 15 16	- Aug Sept Oct Nov Dec. 1962 - Jan.	808 797 784 770 760 746	413 411 405 406 401 400	526 526 525 536 548 548	37 37 35 35 35 35	331 339 347 358 401 387	188 189 189 191 195 190
18 19 20 21 22 23	- Feb Mar Apr May - June - July	737 737 750 763 772 783	397 399 409 419 434 444	550 557 565 572 579 586	34 34 36 36 37 37	370 359 366 3 67 364 356	185 181 181 182 183 182

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered bar onal loar Home improve- ment		Sub- total (excl. col.2)	Life insurance companies' policy loans	Quebec savings banks' loans	Other redeald (ex. defurnitural) applications of the store of the stor	ers ept., re and ance es) Charge	Oil company credit cards (9)	Credit unions (10)	
				illions of	dollors	(8)	(8)	_		No.
	!	1		illions of	dollars		1	1		
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 2 2 6 258 320 397 425	1 2 3 4 5 6 7
286 292 303 314	56 57 61 61	904 935 949 970	3,094 3,146 3,192 3,226	350 352 353 354	18 20 18 19	93	369	45	• •	8 9 10 11
312 319 330 329 336 332	63 64 65 65 66 66	995 993 1,008 1,022 1,030 1,040	3,260 3,264 3,283 3,306 3,371 3,344	355 357 358 359 360 361	18 17 17 21 17 18	95	370 390	53 47	• •	12 13 14 15 16 17
345 352 375 373 380 390	66 65 66 67 69 68	1,042 1,067 1,103 1,167 1,216 1,264	3,329 3,352 3,442 3,527 3,600 3,666	362 363 364 365 366 366	19 21 21 20 20 19	92 94	367 378	43 48	• •	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail
				%				%	
					ts financ				07.0
1961 - Apr. May June July Aug. Sept. Oct. Nov. Dec. 1962 - Jan. Feb. Mar. Apr. May June July	55.2 64.6 61.9 58.5 51.7 37.9 43.4 43.8 35.9 38.8 41.5 55.0 64.5 71.1 65.7 65.5	14.1 16.8 15.8 20.2 16.9 14.7 16.6 15.4 15.8 13.1 12.2 12.2 13.9 17.8 16.3 15.7	78.4 88.9	+13.1 + 9.2	12.1 14.6 12.8 11.0 12.1 11.6 10.6 10.7 9.5 8.9 9.1 10.2 13.1 14.0 13.6 12.9	15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.5 17.9	27.7 36.0 33.9 28.7 33.4 32.6 27.9 31.0 27.0 26.8 24.7 33.2 36.3 40.4 38.4 38.2	-12.6 -10.0 -11.5 -13.6 - 0.9 + 7.9 - 3.8 +14.8 - 4.9 +14.5 +22.3 +20.3 +31.0 +12.2 +13.3 +33.1	97.0 117.4 111.6 107.4 102.0 85.2 87.9 90.2 78.7 78.7 78.4 100.4 ^r 114.7 129.3 120.4 ^r 119.4
			Balan	ces outs	tanding a	t month	-end	11	
1961 - Apr. May June July Aug. Sept. Oct. Nov. Dec. 1962 - Jan. Feb. Mar. Apr. May June July	591.1 595.0 603.7 609.7 606.9 596.1 584.6 570.5 559.7 548.2 542.6 545.6 558.1 569.6 580.3 591.4	194.7 196.1 195.5 200.3 200.7 200.7 199.9 199.1 199.8 197.4 191.4 191.4 191.8 193.4 191.2	810.0 807.6 796.8 784.5 769.6 759.5 745.6	- 6.9 - 8.3 - 8.3 - 7.8	144.8 149.1 150.5 150.3 150.4 149.5 147.3 148.2 145.9 144.0 142.2 141.0 142.3 145.0 147.6 149.2	245.8 254.4 259.2 261.3 262.3 261.2 258.1 257.9 255.5 255.9 254.8 258.0 266.7 274.3 286.8 295.2	390.6 403.5 409.7 411.6 412.7 410.7 405.4 406.1 401.4 399.9 397.0 399.0 409.0 419.3 434.4 444.4	+ 7.2 + 5.9 + 2.8 + 2.6 + 1.9 + 1.0 + 0.4 + 2.8 + 2.0 + 2.2 + 2.7 + 2.9 + 4.7 + 3.9 + 6.0 + 8.0	1,176.4 1,194.6 1,208.8 1,221.6 1,220.2 1,207.5 1,189.9 1,175.7 1,160.9 1,145.5 1,134.5 1,136.0r 1,158.9 1,182.3 1,205.9 1,227.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1961 - Apr. May June July Aug. Sept. Oct. Nov. Dec. 1962 - Jan. Feb. Mar.	53.0 60.7 53.2 52.5 54.5 48.7 54.9 57.9 46.7 50.3	15.6 15.4 16.4 15.3 16.5 14.7 17.4 16.2 15.1 15.5	68.6 76.1 96.6 67.8 71.0 63.4 72.3 74.1 61.8 65.8	+ 0.6 + 5.5 - 9.4 - 5.7 - 6.3 -10.7 - 2.6 + 6.3 -13.8 - 4.9	11.6 10.3 11.4 11.2 12.0 12.5 12.8 9.8 11.8 10.8	13.3 12.8 16.3 15.6 20.3 22.1 20.4 20.5 19.9 17.5	24.9 23.1 27.7 26.8 32.3 34.6 33.2 30.3 31.7 28.3	+16.4 - 2.1 +34.5 -12.1 + 7.3 +21.8 + 4.4 -15.4 + 5.3 +11.4 +10.0 +18.6	93.5 99.2 97.4 94.6 103.4 98.0 105.5 104.4 93.5 94.1
Apr. May June July	52.0 52.0 59.6 55.0 54.4	13.5° 16.2 18.5° 15.7	65.5° 75.8 73.5° 70.1	- 2.5° - 4.5° - 0.4 + 5.6° + 3.4	11.8 11.3 11.0 11.3	14.5 18.8 12.3 16.9	26.3 30.1 23.3 28.2	+ 5.6 + 30.3 -15.9 + 5.2	91.8r 105.9 96.8r 98.3

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of fina	ncing		
Province	July 1961(2)	July 1962	Change prev. yr.	July 1961(2)	July 1962	Change prev. yr.		
	num		%	\$10	00	%		
			New passe	nger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,286 5,147 5,769 656 448 817 816 14,939	1,203 5,842 5,611 450 434 1,124 994 15,658	- 6.5 +13.5 - 2.7 -31.4 - 3.1 +37.6 +21.8 + 4.8	2,843 11,816 13,080 1,608 1,005 1,951 1,993 34,296	2,787 14,340 13,769 1,061 1,040 2,861 2,594 38,452	- 2.0 +21.4 + 5.3 -34.0 + 3.5 +46.6 +30.2 +12.1		
			New commerci	al vehicles				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	227 564 527 51 82 248 163 1,862	229 679 570 65 96 271 185 2,095	+ 0.9 +20.4 + 8.2 +27.5 +17.1 + 9.3 +13.5 +12.5	825 2,557 1,932 212 278 959 784 7,547	805 3,324 2,126 240 316 882 826 8,519	- 2.4 +30.0 +10.0 +13.2 +13.7 - 8.0 + 5.4 +12.9		
			Used passe	enger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,264 7,278 8,583 1,091 1,160 2,400 1,928 24,704	2,054 8,084 8,332 1,149 1,240 2,429 2,383 25,671	- 9.3 +11.1 - 2.9 + 5.3 + 6.9 + 1.2 +23.6 + 3.9	2,169 6,941 8,638 1,137 1,010 2,430 2,167 24,492	2,030 8,327 9,280 1,176 1,100 2,584 2,588 27,085	- 6.4 +20.0 + 7.4 + 3.4 + 8.9 + 6.3 +19.4 +10.6		
			Used commer	cial vehicl	es			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	365 664 608 108 163 451 341 2,700	317 726 657 109 173 439 372 2,793	-13.2 + 9.3 + 8.1 + 0.9 + 6.1 - 2.7 + 9.1 + 3.4	416 1,013 992 191 203 514 427 3,756	342 1,277 1,031 228 203 706 624 4,411	-17.8 +26.1 + 3.9 +19.4 (3) +37.4 +46.1 +17.4		

⁽¹⁾ Includes Yukon and Northwest Territories.

No change

⁽²⁾ (3) Revised

TABLE 4. Sales Finance Companies

		Wholesale				payment ter aper purcha	
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passenge and comm vehice New	nercial	Other consumer goods	Other comm. & industrial goods
Calandar Vacas	milli	ons of doll			mo	nths	, ,
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1	25.1 26.9
Quarterly 1960 - II III IV	422 196 357	437 304 288	268 160 229	25.9 26.8 25.6	17.8 17.6 17.3	23.7 24.5 22.8	26.9 28.3 28.7
1961 - I II III IV	303 366 200 406	277 400 296 352	255 221 125 179	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II	384 482	338 476	225 231	26.6 27.8	19.0 19.0	23.9 25.2	33.3 31.3

Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers Percentage Change - June 30, 1962 over June 30, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	• •	Ф ө	+3.9
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers	+ 1.1 +14.8 + 8.9 + 7.4 + 5.3 - 0.6 - 5.6	+6.3 +7.1 -1.1 +4.1 +1.1 +7.9 (1)	+8.4 +5.4 +9.3 +4.4 +4.8 +2.2 +0.4 -3.9 -4.2 +4.9 +7.1
Garages and filling stations	••	• •	-1.0

^{..} Figures not available.
(1) No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

(dollar estimates in millions)										
Date	Instalment	Charge	Total	Instalment	Charge	Total				
	Total	, all trade	es	Motor vehicle dealers						
1960 - June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30	505.8	432.0	937.8 948.4 1,037.6 960.8 980.3 993.5 1,088.2 998.6 1,018.7	18.3 17.2 15.7 16.8 18.3 17.7 17.3 16.8 18.5	87.1 81.6 77.8 78.1 86.0 83.7 82.5 86.1 91.4	105.4 98.8 93.5 94.9 104.3 101.4 99.8 102.9				
	Men's c	lothing st	ores	Family c	lothing s	tores				
1960 - June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31 June 30	5.1 4.9 6.0 5.4 5.2 6.5 5.9 6.2	9.9 9.1 11.4 9.9 9.9 9.3 11.8 10.2	15.0 14.0 17.4 15.3 15.3 14.5 18.3 16.1	11.1 10.7 12.7 11.3 11.2 11.0 13.6 11.8 12.2	9.2 9.3 10.8 9.0 9.4 9.3 11.1 9.0 9.3	20.3 20.0 23.5 20.3 20.6 20.3 24.7 20.8 21.5				
	Women's	clothing s	tores	Hardw	are store	s				
1960 - June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31 1962 - March 31 June 30	2.8 2.7 3.3 2.7 2.7 2.7 2.7 2.8 2.8 2.9	10.0 10.7 11.5 10.1 9.8 10.6 11.8 10.4 10.2	12.8 13.4 14.8 12.8 12.5 13.3 15.1 13.2 13.1	9.0 9.6 9.9 9.4 9.5 9.7 10.1 9.7	26.3 27.2 27.1 23.5 27.3 28.2 27.0 24.0 27.6	35.3 36.8 37.0 32.9 36.8 37.9 37.1 33.7				
	1	e, applian dio stores	ce and	Jewe 1	lery stor	es				
1960 - June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31 1962 - March 31 June 30	166.9 167.3 169.6 159.4 159.4 163.9 168.4 157.6 158.4	23.2 23.8 25.1 22.1 22.7 25.1 26.5 23.2 24.5	190.1 191.1 194.7 181.5 182.1 189.0 194.9 180.8 182.9	12.9 12.5 16.1 13.2 12.4 12.0 15.2 12.5 11.7	5.0 4.9 7.6 5.1 5.4 5.1 7.9 5.4	17.9 17.4 23.7 18.3 17.8 17.1 23.1 17.6 17.1				

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

						70,	
Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Fu	el dealers		Depart	ment stor	es	
1960 - June 30 Sept. 30	1.8	34.0 30.4	35.8 32.4	247.5	48.6	296.1 304.6	
Dec. 31 1961 - March 31 June 30	2.5 2.7 2.3	49.4 53.3 37.1	51.9 56.0 39.4	• • • •	• •	367.7 332.2 336.1	
Sept. 30 Dec. 31 1962 - March 31 June 30	2.5 2.8 2.8 2.6	32.9 49.4 57.9 39.6	35.4 52.2 60.7 42.2	• •	0 0 0 0	339.4 400.7 358.8 364.5	
cuito yo eeee	Grocery	and combin (independ	ation	General stores			
1960 - June 30 Sept. 30 Dec. 31	0 0	• •	35.3 35.4 37.6	0 0 0 0	* *	31.9 33.7 31.8	
1961 - March 31 June 30 Sept. 30	••	• • • •	35.0 35.8 34.9	• •	• •	29.1 32.7 33.6	
Dec. 31 1962 - March 31 June 30	• •	• • • • • •	36.7 33.7 34.3	0 0 0 0 0 0	0 0 0 0	33.3 31.0 34.3	
		rages and ing statio	ns	A11 o	ther trad	es	
1960 - June 30 Sept. 30 Dec. 31	• •	• •	28.9 29.3 28.0	29.6 31.1 30.7	83.4 90.4 85.3	113.0 121.5 116.0	
1961 - March 31 June 30 Sept. 30	4.0	• •	27.0 30.6 29.8	30.2 30.3 33.5	75.3 86.0 93.4	105.5 116.3 126.9	
Dec. 31 1962 - March 31 June 30	* *	* 0 * *	27.7 26.7 30.3	32.2 28.6 29.7	92.4 74.0 84.5	124.6 102.6 114.2	
Figures not avails	hle						

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CREDIT STATISTICS

(Final 1961 and Revised 1962 data for Sales Pinance and Small Loan Companies)

August 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End								
Selected cledit morders	August 1961	August 1962	Change						
Sales finance companies:			%						
Consumer goods	805 412	786 450	- 2.4 + 9.2						
Small loan companies: Cash loans Instalment credit	534 38	613 40	+14.8 + 5.3						
Department stores	331	356	+ 7.6						
Furniture, appliance stores	188	184	- 2.1						
Chartered banks: Personal loans: Fully secured Home improvement Other	312 63 995	388 69 1,268	+24.4 + 9.5 +27.4						

November 1962 6542-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

	faculty set, or our spreasures returned	r region agai region della regiona della regiona della regiona della regiona della regiona della regiona della	sa din vilke (kamatan neersaarekan dikeside	The same and a second or the s		
Year	Sales s	finance (retail)		ll loan panies	Depart- ment	Furniture,
and month	Consumer goods	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
mercen can have been deregneden der van dere der millenden der der	BE-THE THE THE THE THE THE THE THE THE THE	milli	ons of do	llars	Committee of the commit	en militari parende de la companie d
End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
1961 - Jan. - Feb. - Mar. - Apr. - May - June	809 793 784 785 790 797	391 386 388 390 403 409	500 501 506 512 519 526	45 44 44 43 42 42	354 339 332 331 334 336	186 185 182 181 181 182
- July - Aug Sept Oct Nov Dec.	808 805 794 782 766 756	411 412 410 405 405 400	530 534 534 535 546 559	38 38 38 35 36 35	328 331 339 347 358 401	183 188 189 189 191
1962 - Jan Feb Mar Apr May - June - July - Aug.	741 732 732 745 758 767 778 786	396 394 396 406 416 430 440 450	561 563 572 580 588 596 603 613	35 35 35 36 37 39 39	387 370 359 366 367 364 356	190 185 181 181 182 183 182 184

⁽¹⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

⁽³⁾ Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.

⁽⁴⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	rtered bank sonal loans Home improve- ment		Sub- Life total (excl. companies' col. 2) (7) loans		Quebec savings banks' loans			Oil company credit cards (9)	Credit unions (10)
				millions of	dollars		ter de jamente destinations de la company de	Distribution of the second sections	
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 425
281 279 283 286 292 303	56 56 56 56 57 61	863 859 873 904 935 949	3,094 3,056 3,060 3,098 3,150 3,196	347 347 349 350 352 353	19 17 17 18 20 18	93 - 93	354 369	39 45	• •
314 312 319 330 329 336	61 63 64 65 65 66	970 995 993 1,008 1,022 1,030	3,232 3,266 3,270 3,291 3,313 3,378	354 355 357 358 358 358	19 18 17 17 21 17	95 102	370 390	53 47	0 0
332 345 352 375 373 380 390 388	66 66 65 66 67 69 68 69	1,040 1,042 1,067 1,103 1,167 1,216 1,264 1,268	3,352 3,338 3,363 3,452 3,539 3,614 3,680 3,704	359 360 361 362 363 364 364 366	18 19 21 21 20 20 19 21	92 94	367 378	43 48	
	The second secon	Contraction of the Contraction o	Married addresses accultured a	and the same of th		The same of the sa			-

⁽⁵⁾ The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

⁽⁶⁾ Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

⁽⁷⁾ Sub-total of series available on a monthly basis. It excludes connercial goods financing by sales finance companies (col. 2).

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e., farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

annederformer (1904-for the collection control of the finish	C	onsumer	goods		Commercial goods				
Year and month	Passenger		Tot	al	Commer-		Tot	al	
cars (1)	cars	Other (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total
geologic reduced by grand of the control of the con				9,	യുടെയും ഉം ഉം ടാ <u>ട്ടെയും അട</u> ാത്വനായി	andersegn - equipment control control - equipment	ga Callegon delle Carrier commence de la description	B	SE SESSE SECTION SECTI
		Value	of contr	acts fin	anced dur	ing mont	1	· AC	200 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 -
1961 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	36.9 41.0 47.9 55.4 65.0 62.2 58.8 51.9 38.1 43.5 43.9 36.0	13.5 12.4 13.2 14.4 17.2 16.1 20.6 17.3 15.0 17.0 15.7 15.1	50.4 53.4 61.1 69.8 82.2 78.3 79.4 69.2 53.1 60.5 59.6 51.1	+ 1.4 -15.9 -19.4 -15.3 -12.3 -16.8 - 3.2 -11.4 -19.5 - 7.4 -10.4 -16.0	9.4 8.3 9.9 12.2 14.8 12.9 11.3 11.9 11.7 10.7	14.1 12.0 17.9 15.6 21.4 21.1 17.7 21.3 21.0 17.3 20.3 17.4	23.5 20.3 27.8 27.8 36.2 34.0 29.0 33.2 32.7 28.0 31.5 26.9	+ 4.4 -17.1 + 1.1 -12.3 - 9.5 -11.2 -12.7 - 1.5 + 5.3 - 3.4 +16.7 - 5.3	73.9 73.7 88.9 97.6 118.4 112.3 108.4 102.4 85.8 98.5 91.1
1962 - Jan. - Feb. - Mar. - Apr. - May - June - July - Aug.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1	52.4 54.2 67.6 79.0 89.7 82.7 81.9 74.5	+ 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2	17.7 15.5 22.8 23.0 26.2 24.6 25.1 24.0	26.6 24.6 33.0 36.1 40.2 38.2 38.0 37.2	+13.2 +21.2 +18.7 +29.9 +11.0 +12.4 +31.0 +12.0	79.0 78.8 100.6 115.1 129.9 120.9 119.9 111.7

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Continued

(millions of dollars)

Control of the second of the s		rella de Carllago e rella es rella de r	lg, rainfaintealgraysidir * * * Tigarniai garsiniga * * * * * * * * * * * * * * * * * * *		THE WAR PARTY AND LEASE OF THE PARTY AND LEAS	инципофення (финарому) в под в под			estrational control of the second
Light	(Consumer	goods			Comm	ercial g	oods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot		Total
month	month cars (1)		Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
Demokrating configuration associates and an expression associated	er in 1900-tige in some reasonance com . and confidence and	endocument un edect tegel haufden vergen und		Z	en mez eneganik antege ega ina - e mezen mi ^k	THE EMPLOYER THE CONTRACTOR	and they work well placed or major although the file.	%	ns, angundiffyratelf ng sigf ninded - viner - vine, astr
		Balan	ces outs	standing	at month-	end			
1961 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	607.5 597.6 591.1 598.7 608.2 614.9 612.9 602.8 592.1 578.7 568.6	201.0 195.7 193.1 190.5 190.9 189.2 193.0 192.3 191.3 189.4 187.6	808.8 793.3 784.2 784.6 789.6 797.4 807.9 805.2 794.1 781.5 766.3 755.8	+1.8 +0.6 -0.9 -2.6 -4.5 -5.5 -5.4 -6.0 -6.7 -7.2 -8.8	148.5 145.5 142.2 145.8 146.6 145.7 145.2 143.6 140.8 141.0	242.8 240.9 245.3 248.1 257.3 262.7 265.4 266.9 266.4 263.9 264.3 262.4	391.3 386.4 387.6 390.3 403.1 409.3 411.1 412.1 410.0 404.7 405.3 400.4	+13.4 +10.7 + 9.4 + 7.1 + 5.8 + 2.7 + 2.4 + 1.8 + 0.8 + 0.2 + 2.6 + 1.8	1,200.1 1,179.7 1,171.8 1,174.9 1,192.7 1,206.7 1,219.0 1,217.3 1,204.1 1,186.2 1,171,6
1962 - Jan Feb Mar Apr May - June - July - Aug.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3	183.7 181.2 177.8 178.2 179.8 177.6 177.5	740.6 732.3 732.0 745.1 758.3 767.0 778.2 785.7	-8.4 -7.7 -6.7 -5.0 -4.0 -3.8 -3.7 -2.4	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2	260.3 259.2 262.5 271.1 278.6 291.0 299.4 305.5	396.3 393.5 395.7 405.6 415.6 430.4 440.4 449.7	+ 1.3 + 1.8 + 2.1 + 3.9 + 3.1 + 5.2 + 7.1 + 9.1	1,136.9 1,125.8 1,127.7 1,150.7 1,173.9 1,197.4 1,218.6 1,235.4

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	C	onsumer	goods	ellund to the theoretical control	es, congressable - name érasser equiveres conféctiones en	Comme	rcial go	ods	encontroller (New York) (New York)
Year	Passenger 01,		Tot	cal	Commer-	043	Tot	al	Total
and month	cars (1)	0 t he r (2)	Amount	Change (3)	cial vehicles	Othe r (4)	Amount	Change (3)	retail
gapender-viller viljaberdereville sidd villek sidd ville der ville ville ville ville ville ville ville ville v	o static is refig requiremental mention and consider respects regularized and constitution of the constitu	The second secon	to gradip optidi ¹⁰⁰ 400 c.2. ¹⁰ 0. 10. 10. 10. 10. 10. 10. 10. 10. 10. 1	S	ike, managing manang engging seringan ang menghanangkan sering j	errelicht zweigen von des zu zeitsperzeitellicht zu geschlicht der geschlicht der der der der der der der der		%	
			Repaymer	ts durin	g month				
1961 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	53.8 51.2 54.4 52.4 60.4 52.7 52.1 53.9 48.2 54.2 57.3 46.1	16.2 17.7 15.8 17.0 16.8 17.8 16.8 16.0 18.0 17.5 15.5	70.0 68.9 70.2 69.4 77.2 70.5 68.9 71.9 64.2 73.1 74.8 61.6	+14.9 - 0.7 - 4.1 + 1.8 + 7.1 - 8.3 - 4.2 - 5.3 - 1.5 + 7.3 - 14.1	11.7 11.3 13.1 12.3 11.2 12.1 12.2 12.4 13.3 13.5 11.0 12.5	13.9 13.5 12.8 12.2 15.7 15.0 19.8 21.5 19.8	25.6 25.2 26.6 25.1 23.4 27.8 27.2 32.2 34.8 33.3 30.9 31.8	+20.2 +22.9 +18.8 +17.3 - 0.8 +35.0 -10.8 + 7.0 +22.5 + 4.7 -13.7 + 5.6	95.6 94.1 96.8 94.5 100.6 98.3 96.1 104.1 99.0 106.4 105.7 93.4
1962 - Jan. - Feb. - Mar. - Apr. - May - June - July - Aug.	50.5 47.3 51.9 51.8 59.5 54.8 54.2 50.8	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8	10.9 10.8 11.8 11.5 11.2 11.3 10.0	19.8 16.6 19.5 14.4 18.7 12.2 16.7	30.7 27.4 30.8 26.2 30.2 23.4 28.0 27.9	+19.9 + 8.7 +15.8 + 4.4 +29.1 -15.8 + 2.9 -13.4	98.3 89.9 98.7 92.1 106.7 97.4 98.7 94.9

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province		Units		Amount of financing			
riovince	Aug. 1961(2)	Aug. 1962	Change prev. yr.	Aug. 1961(2)	Aug. 1962	Change prev. yr	
	num	ber	%	\$'0		%	
			New passe	nger cars			
Atlantic Provinces.	1,147	1,071	- 6.6	2,522	2,457	- 2.6	
Quebec	4,221	4,260	+ 0.9	9,684	10,605	+ 9.5	
Ontario	4,907	4,579	- 6.7	10,804	11,458	+ 6.1	
Manitoba	376	356	- 5.3	894	910	+ 1.8	
askatchewan	367	369	+ 0.5	834	864	+ 3.6	
lberta	859	987	+ 14.9	1,976	2,540	+ 28.5	
British Columbia(1)	797	940	+ 17.9	1,905	2,415	+ 26.8	
Canada	12,674	12,562	- 0.9			1	
Canada	12,0/4	12, 302	- 0.9	28,619	31,249	+ 9.2	
·			New commerci	al vehicles			
Malanti - Durantana	200	222	1 7 0	700	7.20		
Atlantic Provinces.	208	223	+ 7.2	700	738	+ 5.4	
uebec	551	629	+ 14.2	3,123	3,400	+ 8.9	
ntario	566	577	+ 1.9	2,211	2,228	+ 0.8	
lanitoba	58	65	+ 12.1	243	305	+ 25.5	
askatchewan	55	102	+ 85.5	205	325	+ 58.5	
lberta	237	300	+ 26.6	716	1,010	+ 41.1	
British Columbia(1)	180	188	+ 4.4	704	672	- 4.5	
Canada	1,855	2,084	+ 12.3	7,902	8,678	+ 9.8	
	-		Used passe	nger cars			
Atlantic Provinces.	2,136	2,078	- 2.7	1,925	2,039	+ 5.9	
	6,760	7,395	+ 9.4	6,463	7,467	+ 15.5	
uebec	8,507	7,579	- 10.9	8,443	8,606	+ 1.9	
ntario	1,029	944	- 8.3	976	976	(3)	
lanitoba	1,062	1,072	+ 0.9	912	943		
askatchewan	2,360		+ 5.1	1		+ 3.4	
lberta		2,480	+ 6.5	2,369	2,667	+ 12.6	
British Columbia(1)	2,139 23,993	2,278 23,82 6	- 0.7	2,236	2,478	+ 10.8	
Canada	23,993	23,020	- 0.7	23,324	25,176	+ 7.9	
			Used commer	cial vehicle	es		
Atlantic Provinces.	358	312	- 12.8	330	344	+ 4.2	
luebec	707	741	+ 4.8	1,074	1,231	+ 14.6	
ntario	694	645	- 7.1	1,106	1,191	+ 7.7	
lanitoba	127	128	+ 0.8	249	249	(3)	
askatchewan	183	241	+ 31.7	193	270	+ 39.9	
lberta	486	552	+ 13.6	594	756	+ 27.3	
ritish Columbia(1)	366	346	- 5.5	489	475	- 2.9	
Canada	2,921	2,965	+ 1.5	4,035	4,516	+ 11.9	
		,			,		

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised.

⁽³⁾ No change.

TABLE 4: Sales Finance Companies

		Wholesale			_	payment ter aper purcha					
Date	Paper	Estimated	Balances out-	Passenge and comm	r cars ercial	Other	Other comm. &				
	purchased	repay- ments	standing (end of period)	vehicles New Used		consumer	indus- trial goods				
	milli	ons of doll			mo	nths					
Calendar Years					1						
1956	1,213		182								
1957	1,185	1,165	202								
1958	1,105	1,116	191	24.1	17.0	20.1	25.1				
1959	1,307	1,301	197	25.2	17.6	23.2	26.9				
Quarterly											
1960 - II	422	437	268	25.9	17.8	23.7	26.9				
III	196	304	160	26.8	17.6	24.5	28.3				
IV	357	288	229	25.6	17.3	22.8	28.7				
1961 - I	305	278	256	25.7	18.1	22.8	30.1				
II	368	401	223	26.4	17.8	26.7	26.6				
III	201	296	128	27.4	17.7	24.6	31.5				
IV	408	352	184	26.6	17.9	23.4	30.8				
1060 T	207	2/1	0.00	26.6	10.0	00.0	00.0				
1962 - I	387	341	230	26.6	19.0	23.9	33.3				
II	485	479	236	27.8	19.0	25.2	31.3				

(9) Amount owing to oil companies, excluding commercial accounts.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

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MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADABRARY

Published by Authority of the Honourable George Hees, Minister of Trade and Commerce

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CREDIT STATISTICS September 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

	Balances	o Outstanding at Mo	onth-End
Selected credit holders	September 1961	September 1962	Change
	200000002 2702		%
Sales finance companies: Consumer goods	794 410	776 460	- 2.3 +12.2
Small loan companies: Cash loans	534 38	617 44	+15.5 +15.8
Department stores	339	366	+ 8.0
Furniture, appliance stores	189	186	- 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	319 64 993	366 71 1,201	+14.7 +10.9 +20.9

November 1962 6542-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
140 .			millions	of dollar	s		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - June - July - Aug. - Sept.	79 7 808 805 794	409 411 412 410	526 530 534 534	42 38 38 38	336 328 331 339	182 183 188 189
12 13 14 15 16 17	- Oct. - Nov. - Dec. 1962 - Jan. - Feb. - Mar.	782 766 756 741 732 732	405 405 400 396 394 396	535 546 559 561 563 572	35 36 35 35 35 35	347 358 401 387 370 359	189 191 195 190 185 181
18 19 20 21 22 23	- Apr May - June - July - Aug Sept.	745 758 767 778 786 776	406 416 430 440 450 460	580 588 596 603 613 617	36 37 39 39 40 44	366 367 364 356 356 366	181 182 183 182 184 186

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	loans	Quebec savings banks' loans	Other red deale (ex. de furnitus applia store Instalment (8)	ers ept., re and ance	Oil company credit cards (9)	Credit unions (10)	No.
			m	illions of	dollars					
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 425	1 2 3 4 5 6 7
303 314 312 319	61 61 63 64	949 970 995 993	3,196 3,232 3,266 3,270	353 354 355 357	18 19 18 17	93 95	369 370	45 53	0 0	8 9 10 11
330 329 336 332 345 352	65 65 66 66 66	1,008 1,022 1,030 1,040 1,042 1,067	3,291 3,313 3,378 3,352 3,338 3,363	358 358 358 359 360 361	17 21 17 18 19 21	102 92	390 367	47 43	• •	12 13 14 15 16 17
375 373 380 383r 374r 366	66 67 69 68 69 71	1,103 1,167 1,216 1,224 ^r 1,223 ^r	3,452 3,539 3,614 3,633r 3,645r 3,627	362 363 364 364 366 368	21 20 20 19 21 22	94	378	48	o •	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

	С	onsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail
				%				%	
					ts financ				
1961 - June - July - Aug Sept Oct Nov Dec. 1962 - Jan Feb Mar.	62.2 58.8 51.9 38.1 43.5 43.9 36.0 38.8 41.5 55.0	16.1 20.6 17.3 15.0 17.0 15.7 15.1 13.6 12.7 12.6	69.2 53.1	-16.8 - 3.2 -11.4 -19.5 - 7.4 -10.4 -16.0 + 4.0 + 1.5 +10.6	12.9 11.3 11.9 11.7 10.7 11.2 9.5 8.9 9.1 10.2	21.1 17.7 21.3 21.0 17.3 20.3 17.4 17.7 15.5 22.8	34.0 29.0 33.2 32.7 28.0 31.5 26.6 24.6 33.0	-11.2 -12.7 - 1.5 + 8.3 - 3.4 +16.7 - 5.3 +13.2 +21.2 +18.7	112.3 108.4 102.4 85.8 88.5 91.1 78.0 79.0 78.8 100.6
- May - June - July - Aug Sept.	71.1 65.7 65.5 56.4 41.4	18.6 17.0 16.4 18.1 17.1	89.7 82.7 81.9 74.5 58.5	+ 9.1 + 5.6 + 3.1 + 7.7 +10.2	14.0 13.6 12.9 13.2 13.4	26.2 24.6 25.1 24.0 26.5	40.2 38.2 38.0 37.2 39.9	+11.0 +12.4 +31.0 +12.0 +22.0	129.9 120.9 119.9 111.7 98.4
7.0/-	/O+ 5								
1961 - June - July - Aug Sept Oct Nov Dec. 1962 - Jan Feb Mar.	608.2 614.9 612.9 602.8 592.1 578.7 568.6 556.9 551.1	189.2 193.0 192.3 191.3 189.4 187.6 187.2 183.7 181.2	807.9 805.2 794.1 781.5 766.3 755.8 740.6 732.3	- 5.5 - 5.4 - 6.0 - 6.7 - 7.2 - 8.7 - 8.8 - 8.4 - 7.7 - 6.7	146.6 145.7 145.2 143.6 140.8 141.0 138.0 136.0 134.3 133.2	262.7 265.4 266.9 266.4 263.9 264.3 262.4 260.3 259.2 262.5	409.3 411.1 412.1 410.0 404.7 405.3 400.4 396.3 393.5 395.7	+ 2.7 + 2.4 + 1.8 + 0.8 + 0.2 + 2.6 + 1.8 + 1.3 + 1.8 + 2.1	1,206.7 1,219.0 1,217.3 1,204.1 1,186.2 1,171.6 1,156.2 1,136.9 1,125.8 1,127.7
- Apr May - June - July - Aug Sept.	566.9 578.5 589.4 600.7 606.3 600.3	178.2 179.8 177.6 177.5 179.4 175.9	767.0 778.2 785.7	- 5.0 - 4.0 - 3.8 - 3.7 - 2.4 - 2.3	134.5 137.0 139.4 141.0 144.2 147.1	271.1 278.6 291.0 299.4 305.5 312.8	405.6 415.6 430.4 440.4 449.7 459.9	+ 3.9 + 3.1 + 5.2 + 7.1 + 9.1 +12.2	1,150.7 1,173.9 1,197.4 1,218.6 1,235.4 1,236.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	
				%			%		
				Repaymen	ts during	month			
1961 - June - July - Aug Sept Oct Nov Dec. 1962 - Jan Feb Mar Apr May	52.7 52.1 53.9 48.2 54.2 57.3 46.1 50.5 47.3 51.9	17.8 16.8 18.0 16.0 18.9 17.5 15.5 17.1 15.2 16.0	70.5 68.9 71.9 64.2 73.1 74.8 61.6 67.6 62.5 67.9	- 8.3 - 4.2 - 5.3 - 9.6 - 1.5 + 7.3 -14.1 - 9.3 - 3.4 - 9.3 - 5.0 - 0.9	12.1 12.2 12.4 13.3 13.5 11.0 12.5 10.9 10.8 11.3	15.7 15.0 19.8 21.5 19.8 19.9 19.3 19.8 16.6 19.5	27.8 27.2 32.2 34.8 33.3 30.9 31.8 30.7 27.4 30.8	+35.0 -10.8 + 7.0 +22.5 + 4.7 -13.7 + 5.6 +19.9 + 8.7 +15.8 + 4.4 +29.1	98.3 96.1 104.1 99.0 106.4 105.7 93.4 98.3 89.9 98.7
- June - July - Aug. - Sept.	54.8 54.2 50.8 47.4	19.2 16.5 16.2 20.6	74.0 70.7 67.0 68.0	+ 5.0 + 2.6 - 6.8 + 5.9	11.2 11.3 10.0 10.5	12.2 16.7 17.9 19.2	23.4 28.0 27.9 29.7	-15.8 + 2.9 -13.4 -14.7	97.4 98.7 94.9 97.7

(3) Percentage change from same month previous year.

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finan	cing		
Province	September	September 1962	Change prev. yr.	September 1961(2)	September 1962	Change prev. yr.		
	numi		%	\$ 0	00	%		
			New passe	nger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	804 3,187 3,221 304 337 721 575 9,149	812 3,090 3,235 263 330 740 722 9,192	+ 1.0 - 3.0 + 0.4 -13.5 - 2.1 + 2.6 +25.6 + 0.5	1,772 7,219 6,972 701 745 1,621 1,261 20,291	1,878 7,644 7,659 627 767 1,807 1,801 22,183	+ 6.0 + 5.9 + 9.9 -10.6 + 3.0 +11.5 +42.8 + 9.3		
			New commerci	al vehicles				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	160 629 550 50 65 235 125 1,814	230 676 486 70 103 234 153	+ 43.8 + 7.5 -11.6 +40.0 +58.5 - 0.4 +22.4 + 7.6	590 3,481 2,078 138 185 843 452 7,767	836 4,304 2,067 240 319 820 640 9,226	+41.7 +23.6 - 0.5 +73.9 +72.4 - 2.7 +41.6 +18.8		
	Used passenger cars							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,679 4,953 6,057 833 980 2,115 1,681 18,298	1,703 5,919 5,777 762 859 1,815 1,753 18,588	+ 1.4 +19.5 - 4.6 - 8.5 -12.3 -14.2 + 4.3 + 1.6	1,511 4,731 5,920 848 865 2,162 1,764 17,801	1,584 5,848 6,431 765 777 1,901 1,917 19,223	+ 4.8 +23.6 + 8.6 - 9.8 -10.2 -12.1 + 8.7 + 8.0		
			Used commer	cial vehicl	es			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	325 669 627 101 184 459 340 2,705	283 707 543 121 219 467 355 2,695	-12.9 + 5.7 -13.4 +19.8 +19.0 + 1.7 + 4.4 - 0.4	365 1,071 1,067 117 213 567 481 3,881	319 1,228 985 144 245 778 502 4,201	-12.6 +14.7 - 7.7 +23.1 +15.0 +37.2 + 4.4 + 8.2		

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised.

TABLE 4. Sales Finance Companies

		Wholesale				payment ter	
Date	Paper purchased	Estimated repay-ments	nated out- ny- standing		er cars hercial les Used	Other consumer goods	Other comm. & industrial
	mi11i	ons of doll	period)	New		nths	goods
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0	20.1	25.1 26.9
Quarterly 1960 - III IV	196 357	304 288	160 229	26.8 25.6	17.6 17.3	24.5 22.8	28.3 28.7
1961 - I II IV	305 368 201 408	278 401 296 352	256 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II III	387 485 231	34 1 479 327	230 236 140	26.6 27.8 28.7	19.0 19.0 19.0	23.9 25.2 26.0	33.3 31.3 30.9

.. Figures not available.



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October 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Note: The final 1961 and revised 1962 data for Sales Finance companies first published in the August 1962 bulletin have undergone another revision. This was due to the decision to exclude those loans issued to businesses for capital purposes and which had been reported in the "Other Commercial Goods" sector.

Selected credit holders	Balances	Balances Outstanding at Month-End						
Selected cledit holders	October 1961	October 1962	Change					
Sales finance companies: Consumer goods Commercial goods Small loan companies: Cash loans Instalment credit	782 399 535 35	773 432 620 44 372	7 - 1.2 + 8.3 +15.9 +25.7 + 7.2					
Furniture, appliance stores Chartered banks: Personal loans: Fully secured Home improvement Other	189 330 65 1,008	187 361 70 1,199	- 1.1 + 9.4 + 7.7 +18.9					

January 1963

6542-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Year	Sales f	finance (retail)		l loan anies	Depart-	Furniture	
and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
	mil:	lions of d	ollars				
d of:	492	164	209		106	156	
1954	599	192	273	6	186 226	156 175	
5	756	279	343	13	244	189	
7	780	288	347	15	262	195	
8	768	257	382	19	282	197	
9	806	344	446	38	314	202	
1960	828	393	504	45	368	195	
1961 - Jan.	809	388	500	45	354	186	
- Feb.	793	383	501	44	339	185	
- Mar.	784	383	506	44	332	182	
- Apr.	785	386	512	43	331	181	
- May	790	399	519	42	334	181	
- June	797	405	526	42	336	182	
- July	808	406	530	38	328	183	
- Aug.	805	407	534	38	331	188	
- Sept.	794	405	534	38	339	189	
- Oct.	782	399	535	35	347	189	
- Nov.	766	400	546	36	358	191	
- Dec.	756	395	559	35	401	195	
1962 - Jan.	741	391	561	35	387	190	
- Feb.	732	387	563	35	370	185	
- Mar.	732	386	572	35	359	181	
- Apr.	745	393	580	36	366	181	
- May	758	401	588	37	367	182	
- June	767	415	596	39	364	183	
- July	778	422	603	39	356	182	
- Aug.	786	428	613	40	356	184	
- Sept.	776	434	617	44	366	186	
- Oct.	773	432	620	44	372	187	

⁽¹⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

⁽³⁾ Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.

⁽⁴⁾ Conditional sale agreements held in connection with the retail purchases of consumers goods.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

						Other 1			
	rtered bar		Sub-	Life		deale	ers	Oil	
per	sonal loan	ıs	total	insurance	Ouchon	(ex. c		company	Credit
			(excl.	companies	Quebec	furnitu		credit	unions
Fully	Home		col. 2)	policy	savings	appli		cards	(10)
secured	improve-	Other	(7)	loans	banks '	stor	res)	(9)	
(6)	ment	Ochel			loans	Instal-	Charge		
(0)	metre					ment	(8)		
						(8)			
				millions of	dollars				
253		351	1,653	240	7	72	318		151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,324	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	397
286	56	857	3,139	344	14	97	378	43	433 r
200	50	037	3,139	344	14	97	3/0	43	433
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,060	349	17	93	354	39	
286	56	904	3,098	350	18				
292	57	935	3,150	352	20				
303	61	949	3,196	353	18	93	369	45	
314	61	970	3,232	354	19				
312	63	995	3,266	355	18				
319	64	993	3,270	357	17	95	370	53	* *
330	65	1,008	3,291	358	17				
329	65	1,022	3,313	358	21				
336	66	1,030	3,378	358	17	102	390	47	525
332	66	1,040	3,352	359	18				
345	66	1,042	3,338	360	19				
352	65	1,042	3,363	361	21	92	367	43	
375	66	1,103	3,452	362	21	92	307	40	• •
373	67	1,167	3,539	363	20				
380	69	1,216	3,614	364	20	93r	380 ^r	48	
383	68	1,210	3,633	364	19	93	300	40	• •
374	69	1,223	3,645	366	21				
366	71	1,223	3,627	368	22	93	374	57	
361	70	1,199	3,626	369	22	75	3/4	31	• •
201	70	1,199	3,020	309	22				

⁽⁵⁾ The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

⁽⁶⁾ Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

⁽⁷⁾ Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

		Consumer	goods		Co	ommercia	al goods		
Year and	Passenger		Tot	al	Commer-		Tot	al	
month	cars (1)	Other (2)	Amount	Change (3)	cial Oth vehicles (4		Amount	Change (3)	Total retail
				%				%	
		Value	of contr	acts fir	anced dur	ing mont	h		
1961 - Jan.	36.9	13.5	50.4	+ 1.4	9.4	13.7	23.1	+ 2.7	73.5
- Feb. - Mar.	41.0 47.9	12.4	53.4 61.1	-15.9 -19.4	8.3 9.9	11.9	20.2	-17.6 - 6.2	73.6 86.9
- Apr.	55.4	14.4	69.8	-15.3	12.2	15.3	27.5	-13.2	97.3
- May	65.0	17.2	82.2	-12.3	14.8	21.0	35.8	-10.5	118.0
- June - July	62.2 58.8	16.1 20.6	78.3 79.4	-16.8 - 3.2	12.9 11.3	20.0	32.9 28.8	-14.1 -13.3	111.2
- Aug.	51.9	17.3	69.2	-11.4	11.9	20.8	32.7	- 3.0	101.9
- Sept.	38.1	15.0	53.1	-19.5	11.7	20.8	32.5	+ 7.6	85.6
- Oct.	43.5	17.0	60.5	- 7.4	10.7	16.9	27.6	- 4.8	88.1
- Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3

⁽²⁾ Covers such lines as furniture, appliances, jewellery, etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment, etc.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Continued

(millions of dollars)

	C	Consumer	goods		Co	ommercia	1 goods	Commercial goods				
Year and	Passenger		Tota	al	Commer-	2.1	Tot	tal	m . 1			
month	cars (1)	Other (2)	Amount	Change (3)	1	0ther (4)	Amount	Change (3)	Total retail			
				%				%				
	Balances outstanding at month-end											
1961 - Jan.	607.5	201.0	808.8	+1.8	148.5	239.7	388.2	+12.5	1,197.			
- Feb.	597.6	195.7	793.3	+0.6	145.5	237.7	383.2	+ 9.8	1,176.			
- Mar.	591.1	193.1	784.2	-0.9	142.3	240.4	382.7	+ 8.0	1,166.			
- Apr.	594.1	190.5	784.6	-2.6	142.2	243.8	386.0	+ 5.9	1,170.			
- May	598.7	190.9	789.6	-4.5	145.8	252.9	398.7	+ 4.7	1,188.			
- June	608.2	189.2	797.4	5.5	146.6	257.9	404.5	\$ 1.5	1,201.			
- July	614.9	193.0	807.9	-5.4	145.7	260.5	406.2	+ 1.2	1,214.			
- Aug.	612.9	192.3	805.2	-6.0	145.2	261.7	406.9	+ 0.5	1,212.			
- Sept.	602.8	191.3	794.1	-6.7	143.6	260.9	404.5	- 0.5	1,198.			
- Oct.	592.1	189.4	781.5	-7.2	140.8	258.3	399.1	- 1.2	1,180.			
- Nov.	578.7	187.6	766.3	-8.7	141.0	258.5	399.5	+ 1.1	1,165.			
- Dec.	568.6	187.2	755.8	-8.8	138.0	257.1	395.1	+ 0.4	1,150.			
1962 - Jan.	556.9	183.7	740.6	-8.4	136.0	255.1	391.1	+ 0.7	1,131.			
- Feb.	551.1	181.2	732.3	-7.7	134.3	253.0	387.3	+ 1.1	1,119.			
- Mar.	554.2	177.8	732.0	-6.7	133.2	253.0	386.2	+ 0.9	1,118.			
- Apr.	566.9	178.2	745.1	-5.0	134.5	258.4	392.9	+ 1.8	1,138.			
- May	578.5	179.8	758.3	-4.0	137.0	264.2	401.2	+ 0.6	1,159.			
- June	589.4	177.6	767.0	-3.8	139.4	276.1	415.5	+ 2.7	1,182.			
- July	600.7	177.5	778.2	-3.7	141.0	281.4	422.4	+ 4.0	1,200.			
- Aug.	606.3	179.4	785.7	-2.4	144.2	284.2	428.4	+ 5.3	1,214.			
- Sept.	600.3	176.0r		-2.2	147.1	286.7	433.8	+ 7.2	1,210.			
- Oct.	598.2	174.7	772.9	-1.1	146.5	285.3	431.8	+ 8.2	1,204.			
		A	4	1		4	1					

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	(Consumer	goods		Co	ommercia	al goods			
Year and	Passenger		Tot	al	Commer-		Tot	tal		
month	cars (1) (2)		Amount	Change (3)		Other (4)	Amount	Change (3)	Total retail	
		·		%		· · · · · · · · · · · · · · · · · · ·		%		
		Repayments during month								
1961 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1962 - Jan Feb Mar Apr May - June - July - Aug Sept.	53.8 51.2 54.4 52.4 60.4 52.7 52.1 53.9 48.2 54.2 57.3 46.1 50.5 47.3 51.9 51.8 59.5 54.8 54.2 50.8 47.4	16.2 17.7 15.8 17.0 16.8 17.8 16.8 18.0 16.0 18.9 17.5 15.5	70.0 68.9 70.2 69.4 77.2 70.5 68.9 71.9 64.2 73.1 74.8 61.6 67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9°	+14.9 - 0.7 - 4.1 + 1.8 + 7.1 - 8.3 - 4.2 - 5.3 - 9.6 - 1.5 + 7.3 - 14.1 - 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 ^r	11.7 11.3 13.1 12.3 11.2 12.1 12.2 12.4 13.3 13.5 11.0 12.5 10.9 10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5	16.6 13.9 13.2 11.9 11.9 15.0 14.9 19.6 21.6 19.5 19.6 18.4	28.3 25.2 26.3 24.2 23.1 27.1 27.1 32.0 34.9 33.0 30.6 30.9 30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5	+32.9 +22.9 +17.4 +13.1 - 2.1 +31.6 -11.1 + 6.3 +22.9 + 3.8 -14.5 + 2.7 + 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5	98.3 94.1 96.5 93.6 100.3 97.6 96.0 103.9 99.1 106.1 105.4 92.5 97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4	

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Description		Units		Amour	nt of finan	cing				
Province	October 1961(2)	October 1962	Change prev. yr.	October 1961(2)	October 1962	Change prev. yr.				
	num		%	\$'0		10				
			New passe	enger cars		1				
Atlantic Provinces.	949	865	- 8.9	2,086	2,074	- 0.6				
Quebec	3,939	4,234	+ 7.5	9,488	10,855	+14.4				
Ontario	3,965	4,740	+19.5	9,239	11,636	+25.9				
Manitoba	407	421	+ 3.4	934	1,051	+12.5				
Saskatchewan	453	549	+21.2	1,077	1,270	+17.9				
Alberta	821	949	+15.6	1,928	2,415	+25.3				
British Columbia(1)	624	764	+22.4	1,528	1,922	+25.8				
Canada	11,158	12,522	+12.2	26,280	31,223	+18.8				
			New commerci	al vehicles						
Atlantic Provinces.	240	189	-21.2	749	623	-16.8				
Quebec	557	608	+ 9.2	2,515	2,975	+18.3				
Ontario	517	494	- 4.4	1,879	1,693	- 9.9				
Manitoba	69	70	+ 1.4	186	316	+69.9				
Saskatchewan	101	110	+ 8.9	274	336	+22.6				
Alberta	259	295	+13.9	758	1,036	+36.7				
British Columbia(1)	154	163	+ 5.8	507	554	+ 9.3				
Canada	1,897	1,929	+ 1.7	6,868	7,533	+ 9.7				
	Used passenger cars									
Atlantic Provinces.	1,615	1,473	- 8.8	1,434	1,421	- 0.9				
Quebec	4,837	5,238	+ 8.3	4,691	5,486	+16.9				
Ontario	5,729	5,921	+ 3.4	5,776	6,606	+14.4				
Manitoba	855	891	+ 4.2	914	853	- 6.7				
Saskatchewan	979	1,145	+17.0	852	1,052	+23.5				
Alberta	2,045	2,060	+ 0.7	2,005	2,099	+ 4.7				
British Columbia(1)	1,454	1,668	+14.7	1,518	1,843	+21.4				
Canada	17,514	18,396	+ 5.0	17,190	19,360	+12.6				
			Used commer	ccial vehicl	es					
Atlantic Provinces.	297	298	+ 0.3	302	394	+30.5				
Quebec	667	692	+ 3.7	1,103	1,131	+ 2.5				
Ontario	583	540	- 7.4	911	1,006	+10.4				
Manitoba	112	116	+ 3.6	158	169	+ 7.0				
Saskatchewan	182	192	+ 5.5	206	220	+ 6.8				
Alberta	459	440	- 4.1	592	651	+10.0				
British Columbia(1)	346	317	- 8.4	509	502	- 1.4				
Canada	2,646	2,595	- 1.9	3,781	4,073	+ 7.7				

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised

TABLE 4. Sales Finance Companies

		Wholesale				payment ter aper purcha		
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of	Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & industrial	
			period)	New	Used		goods	
Calendar Years	milli	ons of doll	ars	months				
1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.1 25.2	17.0 17.6	20.1 23.2	25.1 26.9	
Quarterly 1960 - III IV	196 357	304 288	160 229	26.8 25.6	17.6 17.3	24.5 22.8	28.3 28.7	
1961 - I II III IV	305 368 201 408	278 401 296 352	256 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8	
1962 - I II III	387 485 231	341 479 327	230 236 140	26.6 27.8 28.7	19.0 19.0 19.0	23.9 25.2 26.0	33.3 31.3 30.9	

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - September 30, 1962 over September 30, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	• •		+ 2.6
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers Garages and filling stations	- 1.1 +19.2 + 7.3 + 7.4 +11.3 - 2.4 - 5.8	+2.6 +8.6 (1) (1) -2.1 +1.6 +3.9	+ 7.8 + 2.0 +12.4 + 3.9 + 1.5 + 1.3 - 1.9 - 2.9 - 5.2 + 3.9 + 8.8 + 5.7

^{..} Figures not available.

⁽¹⁾ No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Date				<u> </u>		
	Total	, all trad	es	Motor ve	hicle dea	lers
1960 - Sept. 30		• •	948.4	17.2	81.6	98.8
Dec. 31	• •		1,037.6	15.7	77.8	93.5
1961 - March 31		* 0	960.8	16.8	78.1	94.9
June 30	• •		980.3	18.3	86.0	104.3
Sept. 30	• •	• •	993.5	17.7	83.7	101.4
Dec. 31		• •	1,088.2	17.3	82.5	99.8
1962 - March 31	• •	• •	998.6	16.8	86.1	102.9
June 30	• •	0.0	1,019.9r	18.5	91.4	109.9
Sept. 30	• •	• •	1,018.9	17.5	85.9	103.4
	Men's c	lothing st	ores	Family c	lothing s	tores
1960 - Sept. 30	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31	5.4	9.9	15.3	11.3	9.0	20.3
June 30	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31	5.9	10.2	16.1	11.8	9.0	20.8
June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30	6.2	10.1	16.3	11.8	9.3	21.1
	Women's	clothing s	tores	Hardw	are store	s
1960 - Sept. 30	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31	2.7	10.1	12.8	9.4	23.5	32.9
June 30	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31	2.8	10.4	13.2	9.7	24.0	33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30	2.9	10.6	13.5	10.8	27.6	38.4
	1	e, applian dio stores		Jewe1	lery stor	es
1960 - Sept. 30	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31	169.6	25.1	194.7	16.1	7.6	23.7
1961 - March 31	159.4	22.1	181.5	13.2	5.1	18.3
June 30	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31	157.6	23.2	180.8	12.5	5.1	17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30	160.0	25.5	185.5	11.3	5.3	16.6

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Fu	el dealers		Depart	ment stor	es		
1960 - Sept. 30	2.0	30.4	32.4	turnatur = turnaturatur	Martingon &	304.6		
Dec. 31	2.5	49.4	51.9		• •	367.7		
1961 - March 31	2.7	53.3	56.0			332.2		
June 30	2.3	37.1	39.4			336.1		
Sept. 30	2.5	32.9	35.4			339.4		
Dec. 31	2.8	49.4	52.2			400.7		
1962 - March 31	2.8	57.9	60.7			358.8		
June 30	2.6	39.6	42.2			364.5		
Sept, 30	2.8	35.7	38.5	• •	• •	365.8		
		and combin		General stores				
	Stores	Tildepella	ency					
1960 - Sept. 30		• 6	35.4	• •	• •	33.7		
Dec. 31	• •	• •	37.6		• •	31.8		
1961 - March 31	• •	• •	35.0	• •		29.1		
June 30	• •		35.8			32.7		
Sept. 30	• •	• •	34.9			33.6		
Dec. 31	• •	• •	36.7	0 4	• •	33.3		
1962 - March 31		• •	33.7	• •		31.0		
June 30	• •	• •	34.3			34.3		
Sept. 30	• •	• •	33.1	• •	• •	34.9		
		rages and ing station	ns	A11 o	ther trad	es		
1060 0				21 1	00 /	103 5		
1960 - Sept. 30	• •	• •	29.3	31.1	90.4	121.5		
Dec. 31		• •	28.0	30.7	85.3	116.0		
1961 - March 31	• •	• •	27.0	30.2	75.3	105.5		
June 30	• •	• •	30.6	30.3	86.0	116.3		
Sept. 30		• •	29.8	33.5	93.4	126.9		
Dec. 31	* 0	• •	27.7	32.2	92.4	124.6		
1962 - March 31	• •	• •	26.7	28.6	74.0	102.6		
June 30	• •	• •	30.3	28.6r	86.8r	115.4 ^r		
Sept. 30	• •	• •	31.5	30.1	90.2	120.3		

^{..} Figures not available. r Revised

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

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CREDIT STATISTICS

November 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s Outstanding at Mo	onth-End
Selected cledit molders	November 1961	November 1962	Change
Sales finance companies: Consumer goods	766	772	% + 0.8
Commercial goods	400	429	+ 7.2
Small loan companies: Cash loans	546 36	628 44	+15.0 +22.2
Department stores	358	385	+ 7.5
Furniture, appliance stores	191	189	- 1.0
Chartered banks: Personal loans: Fully secured Home improvement Other	329 65 1,022	363 71 1,187	+10.3 + 9.2 +16.1

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TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,	
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
	7		millions	of dollar	s			
1	End of: 1954 5 6 7 8 9 1960	492	164	209	6	186	156	
2		599	192	273	6	226	175	
3		756	279	343	13	244	189	
4		780	288	347	15	262	195	
5		768	257	382	19	282	197	
6		806	344	446	38	314	202	
7		828	393	504	45	368	195	
8	1961 - Aug.	805	407	534	38	331	188	
9	- Sept.	79 4	405	534	38	339	189	
10	- Oct.	7 82	399	535	35	347	189	
11	- Nov.	766	400	546	36	358	191	
12	- Dec.	756	395	559	35	401	195	
13	1962 - Jan.	741	391	561	35	387	190	
14	- Feb.	732	387	563	35	370	185	
15	- Mar.	732	386	572	35	359	181	
16	- Apr.	745	393	580	36	366	181	
17	- May	758	401	588	37	367	182	
18	- June - July - Aug Sept Oct Nov.	767	415	596	39	364	183	
19		778	422	603	39	356	182	
20		786	428	613	40	356	184	
21		776	434	617	44	366	186	
22		7 7 3	432	620	44	372	187	
23		7 7 2	429	628	44	385	189	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

⁽³⁾ Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

⁽⁴⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽⁵⁾ The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

⁽⁶⁾ Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

⁽⁷⁾ Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	tered bar sonal loar Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	applia store Instal- ment	ers ept., re and ance	Oil company credit cards (9)	Credit unions (10)	
			m	illions of	dollars	(8)	L	l	L	No.
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 433	1 2 3 4 5 6 7
312 319 330 329	63 64 65 65	995 993 1,008 1,022	3,266 3,270 3,291 3,313	355 357 358 358	18 17 17 21	95	370	53	* *	8 9 10 11
336 332 345 352 375 373	66 66 65 66 67	1,030 1,040 1,042 1,067 1,103 1,167	3,378 3,352 3,338 3,363 3,452 3,539	358 359 360 361 362 363	17 18 19 21 21 20	102 92	390 367	47 43	525	12 13 14 15 16 17
380 383 374 366 361 363	69 68 69 71 70 71	1,216 1,224 1,223 1,201 1,199 1,187	3,614 3,633 3,645 3,627 3,626 3,639	364 364 366 368 369 370	20 19 21 22 22 23	93 93	380 374	48 57	0 0	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	Co	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
					ts financ				
1961 - Aug. - Sept. - Oct. - Nov. - Dec.	51.9 38.1 43.5 43.9 36.0	17.3 15.0 17.0 15.7 15.1	53.1	-11.4 -19.5 - 7.4 -10.4 -16.0	11.9 11.7 10.7 11.2 9.5	20.8 20.8 16.9 19.8 17.0	32.7 32.5 27.6 31.0 26.5	- 3.0 + 7.6 - 4.8 +14.8 - 6.7	101.9 85.6 88.1 90.6 77.6
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.4	54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0	+ 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8	17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0	26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8	+12.6 +15.8 +11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0
			Balan	ces outs	tanding a	t month	-end		
1961 - Aug Sept Oct Nov Dec.	612.9 602.8 592.1 578.7 568.6	192.3 191.3 189.4 187.6 187.2	766.3	- 6.0 - 6.7 - 7.2 - 8.7 - 8.8	145.2 143.6 140.8 141.0 138.0	261.7 260.9 258.3 258.5 257.1	406.9 404.5 399.1 399.5 395.1	+ 0.5 - 0.5 - 1.2 + 1.1 + 0.4	1,212.1 1,198.6 1,180.6 1,165.8 1,150.9
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7	183.7 181.2 177.8 178.2 179.8 177.6 177.5 179.4 176.0	732.0 745.1 758.3 767.0 778.2 785.7 776.3 772.9	- 8-4 - 7.7 - 6.7 - 5.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2	391.1 387.3 386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9	+ 0.7 + 1.1 + 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4	1,131.7 1,119.6 1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods				
Year an d	Passenger	Other	Tot	al	Commer- cial vehicles	Other	Total		Total
month	cars (1)	(2)	Amount	Change (3)		(4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1961 - Aug Sept Oct Nov Dec.	53.9 48.2 54.2 57.3 46.1	18.0 16.0 18.9 17.5 15.5	71.9 64.2 73.1 74.8 61.6	- 5.3 - 9.6 - 1.5 + 7.3 -14.1	12.4 13.3 13.5 11.0 12.5	19.6 21.6 19.5 19.6 18.4	32.0 34.9 33.0 30.6 30.9	+ 6.3 +22.9 + 3.8 -14.5 + 2.7	103.9 99.1 106.1 105.4 92.5
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	50.5 47.3 51.9 51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.9 70.4 66.9	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6	10.9 10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7

(3) Percentage change from same month previous year.

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing			
Province	November 1961 (2)	November 1962	Change prev. yr.	November 1961 (2)	November 1962	Change prev. yr.	
	num	ber	%	\$100	00	%	
			New passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	796 3,914 4,560 318 367 744 617 11,316	779 4,087 4,954 379 518 966 716 12,399	- 2.1 + 4.4 + 8.6 +19.2 +41.1 +29.8 +16.0 + 9.6	1,752 9,439 10,860 773 797 1,735 1,522 26,878	1,857 10,472 12,387 920 1,235 2,384 1,874 31,129	+ 6.0 + 10.9 + 14.1 + 19.0 + 55.0 + 37.4 + 23.1 + 15.8	
			New commerci	al vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	204 697 544 54 83 256 130 1,968	209 679 508 73 107 318 208 2,102	+ 2.5 - 2.6 - 6.6 +35.2 +28.9 +24.2 +60.0 + 6.8	635 3,353 1,764 182 248 918 435 7,535	691 2,875 1,837 243 275 1,059 948 7,928	+ 8.8 - 14.3 + 4.1 + 33.5 + 10.9 + 15.4 +117.9 + 5.2	
			Used passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,338 4,689 5,920 755 916 1,825 1,406 16,849	1,412 4,920 5,637 749 1,023 2,008 1,497 17,246	+ 5.5 + 4.9 - 4.8 - 0.8 +11.7 +10.0 + 6.5 + 2.4	1,205 4,743 6,146 745 821 1,865 1,511 17,036	1,398 5,219 6,452 748 962 2,119 1,658 18,556	+ 16.0 + 10.0 + 5.0 + 0.4 + 17.2 + 13.6 + 9.7 + 8.9	
			Used commen	ccial vehicle	es		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	277 662 574 110 175 427 308 2,533	280 674 519 110 179 494 295 2,551	+ 1.1 + 1.8 - 9.6 (3) + 2.3 +15.7 - 4.2 + 0.7	283 1,118 857 175 167 597 479 3,676	315 1,275 752 140 188 761 490 3,921	+ 11.3 + 14.0 - 12.3 - 20.0 + 12.6 + 27.5 + 2.3 + 6.7	

Includes Yukon and Northwest Territories.

⁽²⁾ Revised (3) No change

Canada. Statistics, Bureau of

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CREDIT STATISTICS

December 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s Outstanding at Mo	onth-End
Selected cleaff Holders	December 1961	December 1962	Change
			%
Sales finance companies: Consumer goods	756 395	771 425	+ 2.0 + 7.6
Small loan companies: Cash loans	559 35	644 45	+15.2 +28.6
Department stores	401	427	+ 6.5
Furniture, appliance stores	195	194	- 0.5
Chartered banks: Personal loans: Fully secured Home improvement Other	336 66 1, 030	372 70 1 , 243	+10.7 + 6.1 +20.7

March 1963

6542-501 Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year and month	Sales fi companies			l loan anies	Depart-	Furniture,
No .			Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)
-			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Sept. - Oct. - Nov. - Dec.	794 782 766 756	405 399 400 395	534 535 546 559	38 35 36 35	339 347 358 401	189 189 191 195
12 13 14 15 16 17	1962 - Jan. - Feb. - Mar. - Apr. - May - June	741 732 732 745 758 767	391 387 386 393 401 415	561 563 572 580 588 596	35 35 35 36 37 39	387 370 359 366 367 364	190 185 181 181 182 183
18 19 20 21 22 23	- July - Aug Sept Oct Nov Dec.	778 786 776 773 772 771	422 428 434 432 429 425	603 613 617 620 628 644	39 40 44 44 44 45	356 356 366 372 385 427	182 184 186 187 189 194

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

						r				
Chartered banks personal loans		Sub-	Life insurance	Quebec savings	Other red deale (ex. de furnitur	ers	Oil company	Credit	Appendiction of the Company of the C	
Fully secured (6)	Home improve- ment	Other	(excl. companies banks appliance stores) (7) loans loans loans appliance stores) Instal-ment (8)		credit cards (9)	unions (10)	N			
			m	illions of	dollars	(0)		L		7.4
253 339 313 257 287 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 433	
319 330 329 336	64 65 65 66	993 1,008 1,022 1,030	3,270 3,291 3,313 3,378	357 358 358 358	17 17 21 17	95 102	370 390	53 47	·• 525	prod prod
332 345 352 375 373 380	66 66 65 66 67 69	1,040 1,042 1,067 1,103 1,167 1,216	3,352 3,338 3,363 3,452 3,539 3,614	359 360 361 362 363 364	18 19 21 21 20 20	92 93	367 380	43 48	• •	
383 374 366 360° 361° 372	68 69 71 70 71 70	1,224 1,223 1,201 1,196 ^r 1,181 ^r 1,243		364 366 368 369 370 371	19 21 22 22 23 27	93	374	57	0 •	1 2 2 2 2

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods		Commercial goods				
Year and	Passenger	Other	То	tal	Commer-	Other	Total		Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%	%				
	04.5				ts financ		التناف المستحددة		or 6
1961 - Sept. - Oct. - Nov. - Dec.	38.1 43.5 43.9 36.0	15.0 17.0 15.7 15.1	60.5 59.6	-19.5 - 7.4 -10.4 -16.0	11.7 10.7 11.2 9.5	20.8 16.9 19.8 17.0		+ 7.6 - 4.8 +14.8 - 6.7	85.6 88.1 90.6 77.6
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 16.4 16.5	54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2	+ 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8	17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8	+12.6 +15.8 +11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0
			Balan	ces outs	tanding a	t month	-end		
1961 - Sept. - Oct. - Nov. - Dec.	602.8 592.1 578.7 568.6	191.3 189.4 187.6 187.2	781.5 766.3	- 6.7 - 7.2 - 8.7 - 8.8	143.6 140.8 141.0 138.0	260.9 258.3 258.5 257.1	404.5 399.1 399.5 395.1	- 0.5 - 1.2 + 1.1 + 0.4	1,198.6 1,180.6 1,165.8 1,150.9
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	183.7 181.2 177.8 178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5	732.3 732.0 745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2	- 8.4 - 7.7 - 6.7 - 5.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 2.1	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	391.1 387.3 386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9	+ 0.7 + 1.1 + 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,131.7 1,119.6 1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other (4)	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles		Amount	Change (3)	
				%				۵/,	
				Repaymen	ts during	month			
1961 - Sept. - Oct. - Nov. - Dec.	48.2 54.2 57.3 46.1	16.0 18.9 17.5 15.5	64.2 73.1 74.8 61.6	- 9.6 - 1.5 + 7.3 -14.1	13.3 13.5 11.0 12.5	21.6 19.5 19.6 18.4	34.9 33.0 30.6 30.9	+22.9 + 3.8 -14.5 + 2.7	99.1 106.1 105.4 92.5
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	50.5 47.3 51.9 51.8 59.5 54.2 50.8 47.4 52.7 52.2 47.5	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 5.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	10.9 10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

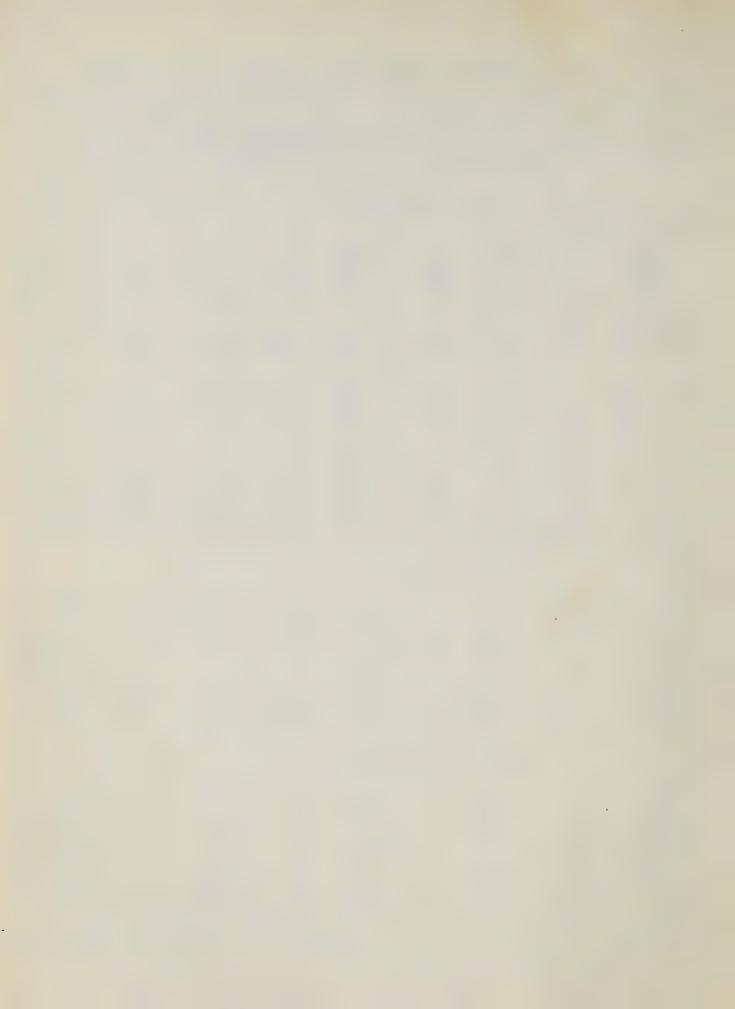
		Units		Amou	nt of finan	cing			
Province	December	December 1962	Change prev. yr.	December 1961 (2)	December 1962	Change prev. yr.			
	num		%	\$ 0	00	%			
			New passe	enger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	663 3,005 3,641 235 314 690 573 9,121	601 3,799 4,428 317 446 805 747 11,143	- 9.4 +26.4 +21.6 +34.9 +42.0 +16.7 +30.4 +22.2	1,509 7,400 8,911 536 713 1,687 1,415 22,171	1,461 9,879 11,193 776 1,072 1,967 1,966 28,314	- 3.2 +33.5 +25.6 +44.8 +50.4 +16.6 +38.9 +27.7			
			New commerci	al vehicles					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	160 508 412 36 66 233 129 1,544	162 580 545 65 87 270 197 1,906	+ 1.2 +14.2 +32.3 +80.6 +31.8 +15.9 +52.7 +23.4	491 2,762 1,342 135 185 775 510 6,200	522 2,520 1,969 201 215 911 769 7,107	+ 6.3 - 8.8 +46.7 +48.9 +16.2 +17.5 +50.8 +14.6			
	Used passenger cars								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,057 3,609 4,698 574 705 1,412 1,176 13,231	1,158 4,484 4,679 627 852 1,592 1,434 14,826	+ 9.6 +24.2 - 0.4 + 9.2 +20.9 +12.7 +21.9 +12.1	985 3,703 5,094 613 643 1,520 1,295 13,853	1,173 4,927 5,434 656 794 1,725 1,549 16,258	+19.1 +33.1 + 6.7 + 7.0 +23.5 +13.5 +19.6 +17.4			
			Used commen	rcial vehicl	es				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	208 580 465 64 138 357 234 2,046	240 600 506 97 161 362 272 2,238	+15.4 + 3.4 + 8.8 +51.6 +16.7 + 1.4 +16.2 + 9.4	237 1,161 707 114 171 517 430 3,337	329 1,024 1,152 181 205 564 402 3,857	+38.8 -11.8 +62.9 +58.8 +19.9 + 9.1 - 6.5 +15.6			

⁽¹⁾ Includes Yukon and Northwest Territories.(2) Revised.

TABLE 4. Sales Finance Companies

April 1 mars of the State State 1 mars of the State St		Wholesale				payment ter	
		THOTEDATE				aper purcha	
			Balances	Passenge			Other
Date	Paper	Estimated	out-	and commercial		Other	comm. &
	purchased	repay-	standing	vehic	les	consumer	indus-
	parchased	ments	(end of	New	Used	goods	trial
			period)	2.07			goods
C-7 J V	milli	ons of doll	ars		mo	nths	
Calendar Years 1956	1,213		182	• •	• •	• •	• •
1957	1,185	1,165	202		• •	• •	
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - III	196	304	160	26.8	17.6	24.5	28.3
VI	357	288	229	25.6	17.3	22.8	28.7
****	20.5	0770	254	25.7	18.1	22.8	30.1
1961 - I	305	278	256	26.4	17.8	26.7	26.6
II	368	401	223	1	17.7	24.6	31.5
III	201	296	128	27.4	17.9	23.4	30.8
IV	408	352	184	20.0	11.07	~ / = 4	70.0
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
			1	I			

^{..} Figures not available.



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CANADA STATISTICS
DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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DIT STATISTICS (Selected holder

January 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

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Selected credit holders	Balance	s Outstanding at Mo	onth-End
beleeted eteatt holders	January 1962	January 1963	Change
			%
Sales finance companies: Consumer goods Commercial goods	741 391	771 423	+ 4.0 + 8.2
Small loan companies: Cash loans	561 35	645 44	+15.0 +25.7
Department stores	387	411	+ 6.2
Furniture, appliance stores	190	190	(1)
Chartered banks: Personal loans: Fully secured Home improvement Other	332 66 1, 040	356 68 1,176	+ 7.2 + 3.0 +13.1

March, 1963

No change.

6542-501

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales f companies		1	ll loan panies	Depart-	Furniture,
lo .	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores
	End of:		millions	of dollar	S		
1 2 3 4 5 6 7	1954 5 6 7 8 9	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 .0 .1	1961 - Oct. - Nov. - Dec. 1962 - Jan.	782 766 756 741	399 400 395 391	535 546 559 561	35 36 35 35	347 358 401 387	189 191 195 190
.2 .3 .4 .5 .6	- Feb Mar Apr May - June - July	732 732 745 758 767 778	387 386 393 401 415 422	563 572 580 588 596 603	35 35 36 37 39	370 359 366 367 364 356	185 181 181 182 183 182
.8 9 :0 .1 .2	- Aug. - Sept. - Oct. - Nov. - Dec.	786 776 773 772 771	428 434 432 429 425	613 617 620 628 644	40 44 44 44 45	356 366 372 385 427	184 186 187 189 194
1	1963 - Jan.	771	423	645	44	411	190

1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- 5) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	deale (ex. de furnitur applia	ment Charge		Credit unions (10)	No.
253	_	351	1,653	240	7	72	23.0		7 [2	7
339	24	441	2,083	250	8	81	3 1 8 340	20	151 174	1 2
3 1 3 2 5 7	38 48	435 420	2,331 2,324	270 295	11	85 100	354 343	26 32	226	3
287	58	553	2,546	305	12	96	362	35	2 5 8 320	4 5
282 286	60 56	719 857	2,867 3,139	323 344	13 14	101 97	376 378	40 43	397 433	6
330	65					71	710	47	422	/
329	65	1,008	3,291 3,313	358 358	17 21					8
336 332	66	1,030	3,378	358 359	17 18	102	390	47	525	10
	Pl. common and a second						Rich-de-Arabinosis Pfilip			11
345 352	66 65	1,042	3,338	360 361	19	92	367	43		12
375	66	1,103	3,452	362	21	/~	707	42	0 0	13 14
373 380	67 69	1,167	3,539	363 364	20	93	380	48		15 16
383	68	1,224	3,633	364	19			40		17
374	69	1,223	3,645	366	21	ACL CONTRACTOR CONTRAC	The second secon	realization—manufactured		18
366 360	71 70	1,201	3,627	368 369	22 22	93	374	57	• •	19
361	71	1,181	3,631	370	23	Information of why had				20 21
372	70	1,243	3,766	371	27	102	402	49	• •	22 23
356	68	1,176	3,661	372	24			and the second s		23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

	C	onsumer	goods		Commercial goods					
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%				%		
				contrac	ts financ					
1961 - Oct. - Nov. - Dec.	43.5 43.9 36.0	17.0 15.7 15.1	60.5 59.6 51.1	-7.4 -10.4 -16.0	10.7 11.2 9.5	16.9 19.8 17.0	27.6 31.0 26.5	- 4.8 +14.8 - 6.7	88.1 90.6 77.6	
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.4 16.5	52.4 54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2	+ 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8	17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8	+12.6 +15.8 +11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0	
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1				
		1	Balan	ces outs	tanding a	t month	-end			
1961 - Oct. - Nov. - Dec.	592.1 578.7 568.6	189.4 187.6 187.2	781.5 766.3 755.8	- 7.2 - 8.7 - 8.8	140.8 141.0 138.0	258.3 258.5 257.1	399.1 399.5 395.1	- 1.2 + 1.1 + 0.4	1,180.6 1,165.8 1,150.9	
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	183.7 181.2 177.8 178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5	740.6 732.3 732.0 745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2 771.4	- 8.4 - 7.7 - 6.7 - 5.0 - 4.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8 + 2.1	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	391.1 387.3 386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9	+ 0.7 + 1.1 + 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,131.7 1,119.6 1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3	
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Con	nsumer	goods		Commercial goods				
Year and	Passenger	Other	Tot	al	Commer-	Other (4)	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles		Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1961 - Oct. - Nov. - Dec.	54.2 57.3 46.1	18.9 17.5 15.5	73.1 74.8 61.6	- 1.5 + 7.3 -14.1	13.5 11.0 12.5	19.5 19.6 18.4	33.0 30.6 30.9	+ 3.8 -14.5 + 2.7	106.1 105.4 92.5
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Cct Nov Dec.	50.5 47.3 51.9 51.8 59.5 54.2 50.8 47.4 52.7 52.2 47.5	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 2.6 - 6.8 - 3.7 -10.6 + 2.3	10.9 10.8 11.3 11.8 11.5 11.3 10.0 10.5 12.2 11.6 11.5	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.6 19.0 21.1 19.1 24.3	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 ÷ 0.9 ÷ 0.3 +15.9	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing						
Province	January 1962	January 1963	Change prev. yr.	January 1962	January 1963	Change prev. yr				
	numl	per	%	\$'0	00	%				
			New passe	nger cars						
Atlantic Provinces. Quebec Ontario fanitoba Saskatchewan Alberta British Columbia(1) Canada	660 3,014 3,644 280 296 733 586 9,213	645 3,548 4,265 312 360 635 837 10,802	- 2.3 +17.7 +17.0 +11.4 +21.6 +13.9 +42.8 +17.2	1,486 7,463 8,946 677 746 1,815 1,470 22,603	1,617 9,299 10,330 773 927 2,232 2,220 27,898	+ 8.8 +24.6 +21.1 +14.2 +24.3 +23.0 +51.0 +23.4				
			New commerci	al vehicles						
tlantic Provinces. duebec Intario anitoba askatchewan Iberta iritish Columbia(1) Canada	148 492 390 47 59 220 131 1,487	164 576 531 61 86 267 160	+10.8 +17.1 +36.2 +29.8 +45.8 +21.4 +22.1 +24.1	489 2,355 1,390 165 182 795 441 5,617	561 2,503 2,041 238 319 873 587 7,122	+14.7 +6.3 +46.8 +44.2 +75.3 +9.8 +33.1 +22.4				
	Used passenger cars									
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	1,170 3,629 5,166 584 733 1,756 1,429 14,667	1,124 4,452 5,642 605 741 1,510 1,662 15,736	- 3.9 +16.3 + 9.2 + 3.6 + 1.1 -14.0 +16.3 + 7.3	1,171 4,095 5,994 665 684 1,934 1,653 16,196	1,178 5,377 7,210 656 737 1,794 2,018 18,970	+ 0.6 +31.3 +20.3 - 1.4 + 7.7 - 7.2 +22.1 +17.1				
			Used commer	cial vehicl	es					
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	219 474 443 64 122 378 269 1,969	221 400 493 68 120 410 291 2,101	+ 0.9 + 5.1 +11.3 + 6.2 - 1.6 + 8.5 + 8.2 + 6.7	246 753 907 99 149 534 421 3,109	295 \$26 \$67 107 161 667 503 3,426	+19.9 + 9.7 - 4.4 + 8.1 + 8.1 +24.9 +19.5 +10.2				

¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

	1	Wholesale	үндөгө факуас баан доог на баййн төрүн аруын нуууу учуунун анаана			payment ter aper purcha	
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & indus-trial goods
	milli	ons of doll			m	onths	
Calendar Years 1956 1957 1958 1959	1,213 1,185 1,105 1,307	1,165 1,116 1,301	182 202 191 197	24.l 25.2	17.0 17.6	20.1 23.2	25.1 26.9
Quarterly 1960 - III IV	196 357	304 288	160 229	26. 8 25.6	17.6 17.3	24.5 2 2. 8	28.3 28.7
1961 - I II III IV	305 368 201 408	278 401 296 352	256 2 23 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 237	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - December 31, 1962 over December 31, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	receivables + 2.3 +23.1 + 4.4 + 9.1 + 8.9 - 0.8 - 3.3	receivables +4.6 +3.5 (1) +5.1 +3.7 +2.6 +6.3	+ 3.4 + 6.5 + 4.2 +13.7 + 2.4 + 6.0 + 5.1 - 0.4 (1)
(independent) stores	+10.7	+7.9	- 3.3 + 4.8 + 8.0 + 6.1

^{..} Figures not available.

⁽¹⁾ No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

	The state of the s	magnimus ("Malli National Annie Anni	deprogramming grown and annual State S		nagowalliwa sudotoco vilure muterci viteres Conterns Salane cessenti	
Date	Instalment	Charge	Total	Instalment	Charge	Tota1
eligin communicati de response elecendristra que estido e y o de virtura de la cincia del la	Total	, all trad	es	Motor ve	hicle dea	lers
1960 - Sept. 30		© C	948.4	17.2	81.6	98.8
Dec. 31	§	• •	1,037.6	15.7	77.8	93.5 94.9
June 30	3		930.3	18.3	86.0	104.3
Sept. 30			993.5	17.7	83.7	101.4
Dec. 31		0 0	1,088.2	17.3	82.5	99.8
June 30	1	• •	1,019.9	18.5	91.4	109.9
Sept. 30		• •	1,018.9	17.5	85.9	103.4
Dec. 31	A STATE OF THE PARTY OF THE PAR	lothing st	1,125.1 ores	17.7 Family o	lothing s	104.0
1960 - Sept. 30	Annual State of Control of Contro	9.1	14.0	10.7	9.3	20.0
Dec. 31		11.4	17.4	12.7	10.8	23.5
1961 - March 31		9.9	15.3	11.3	9.0	20.3
June 30 Sept. 30		9.9	15.3	11.2	9.4	20.6
Dec. 31		11.8	18.3	13.6	11.1	24.7
1962 - March 31		10.2	16.1	11.8	9.0	20.8
June 30 Sept. 30		10.6	16.8	12.2	9.3	21.5
Dec. 31		12.8	20.8	14.2	11.1	25.3
	Women's	clothing s	tores	Hardw	are store	S
1960 + Sept. 30		10.7	13.4	9.6	27.2	36.8
Dec. 31		11.5	14.8	9.9	27.1	37.0 32.9
June 30	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30		10.6	13.3	9.7	28.2	37.9
Dec. 31 1962 - Narch 31	3.3 2.8	10.4	15.1	10.1	27.0	37.1 33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 Dec. 31		10.6	13.5	10.8	27.6	38.4
Dec. Of		12.4 ce, applian	16.0	11.0	28.0	39.0
	ra	dio stores		Jewe	lery stor	es
1960 - Sept. 30		23.8	191.1	12.5	4.9	17.4
Dec. 31	169.6	25.1	194.7	16.1	7.6	23.7 18.3
June 30	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 Dec. 31		25.1	189.0	12.0	5.1	17.1
1962 - March 31		26.5	194.9	15.2	7.9 5.1	23.1 17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 Dec. 31		25.5	185.5	11.3	5.3	16.6
Figures not availa		27.2	194.2	14.7	8.4	23.1

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Fu	el dealers		Depart	ment stor	es
1960 - Sept. 30	2.0	30.4	32.4	• •		304.6
Dec. 31	2.5	49.4	51.9			367.7
1961 - March 31	2.7	53.3	56.0			332.2
June 30	2.3	37.1	39.4			336.1
Sept. 30	2.5	32.9	35.4			339.4
Dec. 31	2.8	49.4	52.2			400.7
1962 - March 31	2.8	57.9	60.7			358.8
June 30	2.6	39.6	42.2			364.5
Sept. 30	2.8	35.7	38.5	0.		365.8
Dec. 31	3.1	53.3	56.4			426.9
		and combin		Can	eral store	
		(independ		Gene	erar store	:5
1960 - Sept. 30	* *	0.0	35.4	0.0	0 0	33.7
Dec. 31	0.0	• 0	37.6		0.6	31.8
1961 - March 31	0 0		35.0	0 0	0 0	29.1
June 30			35.8			32.7
Sept. 30	• c		34.9			33.6
Dec. 31	0 0	0 0	36.7			33.3
1962 - March 31	9 0		33.7	0 0	00	0.10
June 30	0 0	0.0	34.3	0 0		34.3
Sept. 30			33.1		0 9	34.9
Dec. 31			35.5		0.0	34.9
2000 72. 40040		arages and		411	. 1	
	I .	ling statio	ns	AII	other trac	ies
1960 - Sept. 30			29.3	31.1	90.4	121.5
Dec. 31			28.0	30.7	85.3	116.0
1961 - March 31			27.0	30.2	75.3	105.5
June 30		0.0	30.6	30.3	36.0	116.3
Sept. 30			29.8	33.5	93.4	126.9
Dec. 31			27.7	32.2	92.4	124.6
1962 - March 31	0.0	• •	26.7	29.6	7/4.0	102.6
June 30			30.3	28.6	86.8	115.4
Sept. 30			31.5	30.1	90.2	120.3
Dec. 31			29.4	29.5	90.1	119.6
7:						

.. Figures not available.







CAMADA : STATISTICE

CATALOGUE No.

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MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS (Selected holders)

February 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s Outstanding at Mo	onth-End
beleeted creatt morders	February 1962	February 1963	Change
•			%
Sales finance companies: Consumer goods Commercial goods	732 387	766 423	+ 4.6 + 9.3
Small loan companies: Cash loans	563 35	650 44	+15.5 +25.7
Department stores	370	394	+ 6.5
Furniture, appliance stores	185	186	+ 0.5
Chartered banks: Personal loans: Fully secured Home improvement Other	345 66 1,042	348 68 1,177	+ 0.9 + 3.0 +13.0

April, 1963

Prepared in the Industry and Merchandising Division

ROCER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
2100	17.7.00		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1954 5 6 7 8 9 1960	492 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
8 9 10 11	1961 - Nov. - Dec. 1962 - Jan. - Feb.	766 756 741 732	400 395 391 387	546 559 561 563	36 35 35 35	358 401 387 3 7 0	191 195 190 185
12 13 14 15 16	- Mar. - Apr. - May - June - July - Aug.	732 745 758 767 778 786	386 393 401 415 422 428	572 580 588 596 603 613	35 36 37 39 39 40	359 366 367 364 356 356	181 181 182 183 182 184
18 19 20 21 22 23	- Sept. - Oct. - Nov. - Dec. 1963 - Jan. - Feb.	776 773 772 771 771 766	434 432 429 425 423 423	617 620 628 644 645 650	44 44 44 45 44 44	366 372 385 427 411 394	186 187 189 194 190 186

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	store Instal- ment	ept., e and	Oil company credit cards (9)	Credit unions (10)	No
			m	illions of	dollars	(8)				No.
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 270 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 433	1 2 3 4 5 6 7
329 336 332 345	65 66 66 66	1,022 1,030 1,040 1,042	3,313 3,378 3,352 3,338	358 358 359 360	21 17 18 19	102	390	47	525	8 9 10 11
352 375 373 380 383 374	65 66 67 69 68 69	1,067 1,103 1,167 1,216 1,224 1,223	3,363 3,452 3,539 3,614 3,633 3,645	361 362 363 364 364 366	21 21 20 20 19 21	92 93	367 380	43 48	• •	12 13 14 15 16 17
366 360 361 372 356 348	71 70 71 70 68 68	1,201 1,196 1,181 1,243 1,176 1,177	3,627 3,622 3,631 3,766 3,661 3,633	368 369 370 371 372 373	22 22 23 27 24 28	93 · 102	374 402	57 49	• •	18 19 20 21 22 23

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		7	Value of	contrac	ts financ				
1961 - Nov. - Dec.	43.9 36.0	15.7 15.1		-10.4 -16.0	9.5	19.8	31.0 26.5	+14.8	90.6 77.6
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 16.4 16.5 17.6	54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2	+ 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8 11.0	17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8	+12.6 +15.8 +11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0 + 2.3	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2 -end	+12.0	83.5
1		/						. 7 7	7 765 0
1961 - Nov. - Dec.	578.7 568.6		766.3	- 8.8	141.0	258.5 257.1	399.5 395.1	+ 1.1 + 0.4	1,165.8
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	181.2 177.8 178.2 179.8 177.6 177.6 179.1	772.2	- 8.4 - 7.7 - 6.7 - 5.0 - 4.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8 + 2.1 + 4.1 + 4.6	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7 146.2	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9	+ 0.7 + 1.1 + 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 7.4 + 7.5 + 8.1 + 9.2	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Con	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total retail
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/,)	Amount	Change (3)	
				%				%	
				Repaymen	ts during	month			
1961 - Nov. - Dec.	57.3 46.1	17.5 15.5	74.8 61.6	+ 7.3 -14.1	11.0	19.6	30.6 30.9	-14.5 + 2.7	105.4
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	50.5 47.3 51.9 51.8 59.5 54.2 50.8 47.4 52.7 52.2 47.5	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7 15.5	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 2.6 - 6.8 + 5.8 - 3.7 - 10.6 + 2.3	10.9 10.8 11.3 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8
1963 - Jan. - Feb.	46.2 47.3	14.2 14.8	60.4 62.1	-10.7 - 0.6	10.6	18.2 15.6	28.8 26.0	- 4.0 - 4.4	89.2 88.1

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

December		Units		Amount of financing						
Province	February 1962	February 1963	Change prev. yr.	February 1962	February 1963	Change prev. yr				
	num		%	\$'0	00	%				
			New passe	enger cars						
Atlantic Provinces. Quebec Ontario danitoba Saskatchewan British Columbia(1) Canada	611 3,382 3,816 275 244 801 611 9,740	585 3,249 4,296 437 320 860 824 10,571	- 4.3 - 3.9 +12.6 +58.9 +31.1 + 7.4 +34.9 + 8.5	1,421 8,208 9,408 681 553 1,991 1,521 23,783	1,452 8,532 11,006 991 788 2,281 2,267 27,317	+ 2.2 + 3.9 +17.0 +45.5 +42.5 +14.6 +49.0 +14.9				
		New commercial vehicles								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan British Columbia(1) Canada	149 563 424 38 62 199 140 1,575	151 529 509 49 58 313 170 1,779	+ 1.3 - 6.0 +20.0 +28.9 - 6.5 +57.3 +21.4 +13.0	662 2,289 1,551 162 170 633 491 5,958	655 2,092 1,732 143 197 1,189 712 6,720	- 1.1 - 8.6 +11.7 -11.7 +15.9 +87.8 +45.0 +12.8				
			Used passe	enger cars						
tlantic Provinces. duebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	1,117 4,605 5,452 682 713 1,851 1,656 16,076	1,033 4,467 5,398 999 757 1,702 1,682 16,038	- 7.5 - 3.0 - 1.0 +46.5 + 6.2 - 8.0 + 1.6 - 0.2	1,107 4,949 6,285 780 680 2,029 1,899 17,729	1,092 5,245 6,723 1,049 718 1,999 2,028 18,854	- 1.4 + 6.0 + 7.0 +34.5 + 5.6 - 1.5 + 6.8 + 6.3				
			Used commer	cial vehicl	es					
tlantic Provinces. uebec	205 484 459 94 115 384 314 2,055	187 480 491 73 139 420 328 2,118	- 8.8 - 0.8 + 7.0 -22.3 +20.9 + 9.4 + 4.5 + 3.1	259 821 820 110 107 573 500 3,190	282 839 922 108 165 820 459 3,595	+ 8.9 + 2.2 +24.4 - 1.8 +54.2 +43.1 - 8.2 +12.7				

¹⁾ Includes Yukon and Northwest Territories.

CATALOGUE No.

61-004

MONTHLY

(DOMINION) BUREAU OF STATISTICS

Published by A uthority of the Minister of Trade and Commerce

Vol.16 No.3

CREDIT STATISTICS

Selected holders

March 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	Outstanding at Mo	onth-End
Selected cledit molders	March 1962	March 1963	Change
			%
Sales finance companies: Consumer goods Commercial goods	732 386	771 423	+ 5.3 + 9.6
Small loan companies: Cash loans	572 35	658 44	+15.0 +25.7
Department stores	359	383	+ 6.7
Furniture, appliance stores	181	183	+ 1.1
Chartered banks: Personal loans: Fully secured Home improvement Other	352 65 1,067	352 67 1,206	(1) + 3.1 +13.0

May, 1963

(1)No Change.

6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Year					Depart-	Furniture,
and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
		millions	of dollar	S		
End of: 1954 5 6 7 8 9 1960	492 599 756 780 768 806 828	164 192 279 288 257 344 393	209 273 343 347 382 446 504	6 13 15 19 38 45	186 226 244 262 282 314 368	156 175 189 195 197 202 195
1961 - Dec. 1962 - Jan. - Feb. - Mar.	756 741 732 732	395 391 387 386	559 561 563 572	35 35 35 35	401 387 370 359	195 190 185 181
- Apr May - June - July - Aug Sept.	745 758 767 778 786 776	393 401 415 422 428 434	580 588 596 603 613 617	36 37 39 39 40 44	366 367 364 356 356 366	181 182 183 182 184 186
- Oct. - Nov. - Dec. 1963 - Jan. - Feb. - Mar.	773 772 771 771 766 771	432 429 425 423 423 423	620 628 644 645 6 50 658	44 44 45 44 44 44	372 385 427 411 394 383	187 189 194 190 186 183
	and month End of: 1954 5 6 7 8 9 1960 1961 - Dec. 1962 - Jan Feb Mar. - Apr May - June - July - Aug Sept. - Oct Nov Dec. 1963 - Jan Feb.	Year and month Consumer goods (1) End of: 1954 5 6 7 7 80 8 9 1960 1960 1960 1960 1962 - Jan Feb May - June - July - Aug July - Aug Sept. 1963 - Jan Teb. 1963 - Jan Teb. 1963 - Jan Teb. 1963 - Jan Teb. 1966	and month Consumer goods (1) End of: 1954 5 5 6 756 77 780 88 768 8 768 9 1960 1960 1961 - Dec. 1962 - Jan Feb May - June - July - June - July - Aug July - Aug Sept Nov Nov Dec. 1963 - Jan Feb T73 - Nov T72 - Dec. 1963 - Jan Feb T71 - T23 - T66 - T71 - T23 - T71 - T23 - T66 - T71 - T23 - T71 - T23 - T71 - T23 -	Year and month Consumer goods (1) End of: 1954 5 5 759 6 756 279 343 7 88 768 9 806 344 446 1960 1961 - Dec. 1962 - Jan Feb July - Feb July - June - July - Aug Aug Sept Nov Dec Nov Teb Dec Teb Oct Teb Oct Teb T	Companies (retail) companies Year and month Consumer goods (1) Commer-cial goods (3) Instalment credit (4) End of: 1954 492 164 209 6 5 599 192 273 6 6 756 279 343 13 7 780 288 347 15 8 768 257 382 19 9 806 344 446 38 1960 828 393 504 45 1961 - Dec. 756 395 559 35 1962 - Jan. 741 391 561 35 - Feb. 732 387 563 35 - Mar. 732 386 572 35 - Apr. 745 393 580 36 - July 778 422 603 39 - Aug.	Year and month Consumer goods (1) End of: 1954 5 599 6 756 780 288 768 257 382 1960 828 347 15 262 8 768 257 382 1960 828 344 446 38 314 1960 828 393 504 45 368 1961 - Dec. 756 1962 - Jam. 741 391 561 357 578 578 687 687 687 687 687 687 687 687 687 6

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	tered ban		Sub- total (excl.	Life insurance companies'	Quebec savings	Other red deale (ex. de furnitus applia	ers ept., ce and	Oil company		
Fully secured (6)	Home improve- ment	Other	(7)	policy loans	banks' loans	store Instal- ment (8)		credit cards (9)	unions (10)	No.
	ge (n. er nethen en en state från de type egde til en er staken en fatter fille från de en en en en en en en e	elianene erene	m	illions of	dollars					
253 339 313 257 287 282 286	24 38 48 58 60 56	351 441 435 420 553 719 857	1,653 2,083 2,331 2,324 2,546 2,867 3,139	240 250 27 0 295 305 323 344	7 8 11 13 12 13 14	72 81 85 100 96 101 97	318 340 354 343 362 376 378	20 26 32 35 40 43	151 174 226 258 320 397 433	1 2 3 4 5 6 7
336 332 345 352	66 66 66	1,030 1,040 1,042 1,067	3,378 3,352 3,338 3,363	358 359 360 361	17 18 19 21	102 92	390 367	47 43	525	8 9 10 11
375 373 380 383 374 366	66 67 69 68 69 71	1,103 1,167 1,216 1,224 1,223 1,201	3,452 3,539 3,614 3,633 3,645 3,627	362 363 364 364 366 368	21 20 20 19 21 22	93 93	380	48 57	• •	12 13 14 15 16 17
360 361 372 357 352 352	70 71 70 68 68 67	1,196 1,181 1,243 1,181 1,187 1,206	3,622 3,631 3,766 3,667 3,647 3,664	369 370 371 372 373 374	22 23 27 24 28 30	102	402	49 45	• •	18 19 20 21 22 23

(9) Amount owing to oil companies, excluding commercial accounts.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

eponis descripto de como contra a paramente del problem de la como	C	onsumer	goods	· Nacythiann (generally, fabrically general Abrabical action and		Com	mercial	goods	
Year and	Passenger	1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	l cial l		Amount	Change (3)	retail
Table (Egyption - 12 Mergers with a METT) "Thin (Egyption (Egyption))				%		Bernald Article Committee A 18 to A 19		%	
/	0/0				ts financ			· Contraction of the last of t	mm 4
1961 - Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.5 17.6	89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2	+ 4.0 + 1.5 + 10.6 + 13.2 + 9.1 + 5.6 + 3.1 + 7.7 + 10.2 + 10.7 + 11.1 + 21.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8 11.0	17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8	+12.6 +15.8 +11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0 + 2.3	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0
- Feb.	46.2 58.0	11.1	57.3 69.6	+ 5.7 + 3.0	10.3 11.4	15.9	26.2 29.5	+12.0	83.5
1961 - Dec.	568.6	187.2	?	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	183.7 181.2 177.8 178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5	740.6 732.3 732.0 745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2 771.4	- 8.4 - 7.7 - 6.7 - 5.0 - 4.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8 + 2.1	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	391.1 387.3 386.2	+ 0.7 + 1.1 + 0.9	1,131.7 1,119.6 1,118.2 1,138.0 1,159.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3
1963 - Jan. - Feb. - Mar.	593.5 592.4 600.0	177.4 173.7 170.6	770.9 766.1 770.6	+ 4.1 + 4.6 + 5.3	146.1 146.0 146.4	276.6 276.9 277.1	422.7 422.9 423.5	+ 8.1 + 9.2 + 9.7	1,193.6 1,189.0 1,194.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods		
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)		
				%				7/0		
				Repaymen	ts during	month				
1961 - Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5	
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	50.5 47.3 51.8 51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.9 70.4 66.9 63.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	10.9 10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8	
1963 - Jan. - Feb. - Mar.	46.2 47.3 50.4	14.2 14.8 14.7	60.4 62.1 65.1	-10.7 - 0.6 - 4.1	10.6 10.4 11.0	18.2 15.6 17.9	28.8 26.0 28.9	- 4.0 - 4.4 - 3.0	89.2 88.1 94.0	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finar	cing
Province	March 1962	March 1963	Change prev. yr.	March 1962	March 1963	Change prev. yr
	numb	er	%	\$100	00	%
			New passe	nger cars		1
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan British Columbia(1) Canada	821 4,517 5,207 358 308 1,051 744 13,006	777 4,196 5,077 422 406 1,024 1,004 12,906	- 5.4 - 7.1 - 2.5 +17.9 +31.8 - 2.6 +34.9 - 0.8	1,864 10,987 12,642 872 703 2,694 1,884 31,646	1,981 11,113 13,217 1,094 1,006 2,737 2,849 33,997	+ 6.3 + 1.1 + 4.5 + 25.5 + 43.1 + 1.6 + 51.2 + 7.4
			New commerci	al vehicles		
Atlantic Provinces. Manitoba Maskatchewan Alberta British Columbia(1) Canada	163 592 567 50 79 247 127 1,825	18 5 572 630 68 95 289 173 2,012	+13.5 - 3.4 +11.1 +36.0 +20.3 +17.0 +36.2 +10.2	513 2,349 1,956 149 221 856 520 6,564	576 2,266 2,356 223 338 921 652 7,332	+ 12.3 - 3.5 + 20.4 + 49.7 + 52.9 + 7.6 + 25.4 + 11.7
			Used passe	nger cars		
tlantic Provinces. quebec ntario ganitoba askatchewan plantish Columbia(1) Canada	1,563 6,719 7,178 960 897 2,277 1,806 21,400	1,325 6,204 6,662 899 1,025 2,105 2,036 20,256	-15.2 - 7.7 - 7.2 - 6.4 +14.3 - 7.6 +12.7 - 5.3	1,519 7,059 8,146 1,083 827 2,628 2,103 23,365	1,380 7,241 8,361 1,012 1,015 2,435 2,527 23,971	- 9.2 + 2.6 + 2.6 - 6.6 + 22.7 - 7.3 + 20.2 + 2.6
			Used commer	cial vehicl	es	
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	234 620 593 101 155 493 331 2,527	185 584 534 82 191 505 309 2,390	-20.9 - 5.8 - 9.9 -18.8 +23.2 + 2.4 - 6.6 - 5.4	281 910 981 147 175 665 492 3,651	229 1,158 931 151 375 793 480 4,117	- 18.5 + 27.3 - 5.1 + 2.7 +114.3 + 19.2 - 2.4 + 12.8

¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Production to a respect to A Color of Color to Date and constraints. A projection of Gold to Color to Constraints (A) to the second	and the state of t	Wholesale			payment ter aper purcha		
Date	Paper purchased			Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & indus-trial
			period)	2.00		. 1	goods
	milli	ons of doll	ars		mo	nths	1
Calendar Years 1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9
1961 - I II III IV	305 368 201 408	278 401 296 352	256 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 237	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6

.. Figures not available.



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COTTAWA - CANADA JUL 3

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CREDIT STATISTICS (Selected)

April 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	outstanding at Me	onth-End
Selected cledit morders	April 1962	April 1963	Change
			%
Sales finance companies: Consumer goods Commercial goods	745 393	790 431	+ 6.0 + 9.7
Small loan companies: Cash loans Instalment credit	580 36	670 44	+15.5 +22.2
Department stores	366	385	+ 5.2
Furniture, appliance stores	181	184	+ 1.7
Chartered banks: Personal loans: Fully secured Home improvement Other	375 66 1,103	362 68 1,239	- 3.5 + 3.0 +12.3

June, 1963 6542-501

	Year	Sales fir			l loan anies	Depart-	Furniture,
No	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
No.			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195
8 9 10 11	1962 - Jan. - Feb. - Mar. - Apr.	741 732 732 745	391 387 386 393	561 563 572 580	35 35 35 36	387 370 359 366	190 185 181 181
12 13 14 15 16 17	- May - June - July - Aug Sept Oct.	758 767 778 786 776 773	401 415 422 428 434 432	588 596 603 613 617 620	37 39 39 40 44 44	367 364 356 356 366 372	182 183 182 184 186 187
18 19 20 21 22 23	- Nov. - Dec. 1963 - Jan. - Feb. - Mar. - Apr.	772 771 771 766 771 790	429 425 423 423 424 r 431	628 644 645 650 658 670	44 45 44 44 44	385 427 411 394 383 385	189 194 190 187r 184r 184

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	loans	Quebec savings banks' loans	Other reduced dealer (ex. defurnitur applia store Instalment (8)	ers ept., e and ence	Oil company credit cards (9)	Credit unions (10)	No .
			m	illions of	dollars					
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 525	1 2 3 4 5 6 7
332 345 352 375	66 66 65 66	1,040 1,042 1,067 1,103	3,352 3,338 3,363 3,452	359 360 361 362	18 19 21 21	92	367	43	• •	8 9 10 11
373 380 383 374 366 360	67 69 68 69 71 70	1,167 1,216 1,224 1,223 1,201 1,196	3,539 3,614 3,633 3,645 3,627 3,622	363 364 364 366 368 369	20 20 19 21 22 22	93 93	380 374	48 57	o e	12 13 14 15 16 17
361 372 357 352 352 362	71 70 68 68 67 68	1,181 1,243 1,181 1,187 1,206 1,239	3,631 3,766 3,667 3,648 ^r 3,666 ^r 3,742	370 371 372 373 374 376	23 27 24 28 30 28	102 92	4 02 385	49	• •	18 19 20 21 22 23

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	С	onsumer	goods		Commercial goods				
Year	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
		•		%				%	
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1963 - Jan Feb Mar Apr.	38.8 41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6 46.9 46.2 58.0 75.3	13.6 12.7 12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.4 16.5 17.6	7alue of 52.4 54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2 59.9 57.3 69.6 89.8	contrac + 4.0 + 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7 +14.3 + 5.7 + 3.0 +13.7	8.9 9.1 10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8 11.0	ed duri 17.1 14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8 16.1 15.9 18.1 22.2	ng month 26.0 23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8 26.6 26.2 29.5 36.1	+12.6 +15.8 +11.2 +22.5 +6.1 +12.2 +20.1 + 3.4 +7.4 +13.4 -10.3 +20.0 + 2.3 +12.0 + 2.8 + 7.1	78.4 77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0 86.5 83.5 99.1 125.9
			Balan	ces outs	tanding a	t month	-end		
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1963 - Jan Feb Mar.	556.9 551.1 554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	183.7 181.2 177.8 178.2 179.8 177.6 177.5 176.0 174.7 176.5 178.6	776.3 772.9 772.2 771.4 770.9 766.1	- 8.4 - 7.7 - 5.0 - 3.8 - 3.7 - 2.2 - 1.8 + 2.1 + 4.6 + 5.4	136.0 134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7 146.2	255.1 253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7 276.6 276.9 277.2°	391.1 387.3 386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9 422.7 422.9 423.7	+ 1.9 + 1.09 + 1.00 + 1	1,131.7 1,119.6 1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

					,					
	Co	nsumer	goods		Commercial goods					
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%				%		
				Repaymen	ts during	month				
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	50.5 47.3 51.9 51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	17.1 15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.6 62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 3.4 - 9.3 - 3.3 - 5.0 - 0.9 + 2.6 - 6.8 + 5.8 - 3.7 - 10.6 + 2.3	10.9 10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	19.1 16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	30.0 27.2 29.8 27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+ 6.0 + 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	97.6 89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8	
1963 - Jan. - Feb. - Mar. - Apr.	46.2 47.3 49.9° 55.9	14.2 14.8 14.5 ^r 15.5	60.4 62.1 64.4 r 71.4	-10.7 - 0.6 - 5.2 + 8.3	10.6 10.4 10.9r 10.9	18.2 15.6 17.8 ^r 17.4	28.8 26.0 28.7 ^r 28.3	- 4.0 - 4.4 - 3.7 + 4.8	89.2 88.1 93.1° 99.7	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finan	of financing			
Province	April 1962	April 1963	Change prev. yr.	April 1962	April 1963	Change prev. yr.			
	numb		%	\$100	00	%			
			New passer	nger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,133 5,749 5,660 410 414 1,264 903 15,533	1,224 6,365 6,217 .636 535 1,282 1,102 17,361	+ 8.0 +10.7 + 9.8 +55.1 +29.2 + 1.4 +12.2 +11.8	2,532 13,881 13,973 988 959 3,226 2,276 37,835	3,016 16,624 16,101 1,641 1,356 3,428 3,120 45,286	+19.1 +19.8 +15.2 +66.1 +41.4 + 6.3 +37.1 +19.7			
		New commercial vehicles							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	213 611 765 63 96 282 168 2,198	232 713 734 83 141 361 190 2,454	+ 8.9 +16.7 - 4.1 +31.7 +46.9 +28.0 +13.1 +11.6	755 2,478 3,547 243 247 1,014 482 8,766	778 3,017 2,851 262 417 1,120 759 9,204	+ 3.0 +21.8 -19.6 + 7.8 +68.8 +10.5 +57.5 + 5.0			
	Used passenger cars								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,017 7,874 7,895 1,160 1,166 2,793 2,119 25,024	1,860 8,615 7,853 1,181 1,347 2,631 2,198 25,685	- 7.8 + 9.4 - 0.5 + 1.8 + 15.5 - 5.8 + 2.6	1,900 8,021 8,945 1,242 1,035 3,144 2,371 26,658	1,956 9,986 9,911 1,267 1,313 2,967 2,627 30,027	+ 2.9 +24.5 +10.8 + 2.0 +26.9 - 5.6 +10.8 +12.6			
	Used commercial vehicles								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	318 698 650 137 228 605 381 3,017	298 733 661 118 244 589 364 3,007	- 6.3 + 5.0 + 1.7 -13.9 + 7.0 - 2.6 - 4.5 - 0.3	361 1,036 1,061 222 264 788 592 4,324	336 1,349 1,188 186 312 873 489 4,733	- 6.9 +30.2 +12.0 -16.2 +18.2 +10.8 -17.4 + 9.5			

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

		Wholesale		Average repayment terms on retail paper purchased				
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles New Used		Other consumer goods	Other comm. & indus- trial goods	
	milli	ons of doll			m	onths		
Calendar Years 1957 1958 19 59 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 19 1 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9	
1961 - I II III IV	305 368 201 408	278 401 296 352	256 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8	
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 237	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9	
1963 - I	457	394	300	28.0	20.3	23.6	32.6	

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - March 31, 1963 over March 31, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers Garages and filling stations	+ 4.8 +15.3 + 2.5 + 7.1 + 6.2 + 1.1 - 1.6	+ 3.9 + 4.9 (1) + 2.9 (1) + 6.9 +11.8	+ 4.6 + 6.8 + 4.1 + 8.7 + 1.4 + 3.8 + 1.8 + 2.3 - 1.5 + 4.5 + 10.4 + 10.9

^{..} Figures not available.

⁽¹⁾ No change

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

				Diction of a statement of the statement			
Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Total	, all trad	es	Motor vehicle dealers			
1961 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30 Dec. 31 1963 - March 31	* * * * * * * * * * * * * * * * * * *		960.8 980.3 993.5 1,088.2 998.6 1,019.9 1,018.9 1,125.1 1,044.4	16.8 18.3 17.7 17.3 16.8 18.5 17.5 17.7	78.1 86.0 83.7 82.5 86.1 91.4 85.9 86.3 89.5	94.9 104.3 101.4 99.8 102.9 109.9 103.4 104.0 107.1	
	Men's c	lothing st	ores	Family o	lothing s	tores	
1961 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30 Dec. 31 1963 - March 31	5.4 5.2 6.5 5.9 6.2 6.2 8.0 6.8	9.9 9.3 11.8 10.2 10.6 10.1 12.8 10.7	15.3 15.3 14.5 18.3 16.1 16.8 16.3 20.8	11.3 11.2 11.0 13.6 11.8 12.2 11.8 14.2 12.1	9.0 9.4 9.3 11.1 9.0 9.3 9.3 11.1 9.0	20.3 20.6 20.3 24.7 20.8 21.5 21.1 25.3 21.1	
	Women's	clothing s	tores	Hardv	are store	S	
1961 - March 31 June 30 Sept. 30 Dec. 31 June 30 Sept. 30 Dec. 31 A Dec. 31 Dec. 31	3.3 2.8 2.9	10.1 9.8 10.6 11.8 10.4 10.2 10.6 12.4 10.7	12.8 12.5 13.3 15.1 13.2 13.1 13.5 16.0 13.7	9.4 9.5 9.7 10.1 9.7 10.0 10.8 11.0	23.5 27.3 28.2 27.0 24.0 27.6 27.6 28.0 24.0	32.9 36.8 37.9 37.1 33.7 37.6 38.4 39.0	
	•	e, applian dio stores		Jewe:	llery stor	es	
1961 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30 Dec. 31 Dec. 31	159.4 159.4 163.9 168.4 157.6 158.4 160.0 167.0	22.1 22.7 25.1 26.5 23.2 24.5 25.5 27.2 24.8	181.5 182.1 189.0 194.9 180.8 182.9 185.5 194.2 184.1	13.2 12.4 12.0 15.2 12.5 11.7 11.3 14.7 12.3	5.1 5.4 5.1 7.9 5.1 5.4 5.3 8.4	18.3 17.8 17.1 23.1 17.6 17.1 16.6 23.1 18.0	
Figures not availa							

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Fu	el dealers		Department stores				
1961 - March 31 June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31	2.7 2.3 2.5 2.8 2.8 2.6 2.8 3.1 3.2	53.3 37.1 32.9 49.4 57.9 39.6 35.7 53.3 63.8	56.0 39.4 35.4 52.2 60.7 42.2 38.5 56.4 67.0	•••	••	332.2 336.1 339.4 400.7 358.8 364.5 365.8 426.9 383.1		
	Grocery	Grocery and combination stores (independent)			General stores			
1961 - March 31 June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	35.0 35.8 34.9 36.7 33.7 34.3 33.1 35.5 33.2	••	•••	29.1 32.7 33.6 33.3 31.0 34.3 34.9 34.9		
	•	rages and ing statio	ns	All other trades				
1961 - March 31 June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31	••		27.0 30.6 29.8 27.7 26.7 30.3 31.5 29.4	30.2 30.3 33.5 32.2 28.6 28.6 30.1 29.5 27.0	75.3 86.0 93.4 92.4 74.0 86.8 90.2 90.1 76.3	105.5 116.3 126.9 124.6 102.6 115.4 120.3 119.6 103.3		
Edouard materials	1 1							

^{..} Figures not available.

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CREDIT STATISTICS (Selected holders

May 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End						
Beleeted cleaff morders	May 1962 May 1963		Change				
			%				
Sales finance companies: Consumer goods Commercial goods	758 401	816 443	+ 7.7 +10.5				
Small loan companies: Cash loans Instalment credit	588 37	681 45	+15.8 +21.6				
Department stores	367	387	+ 5.4				
Furniture, appliance stores	182	185	+ 1.6				
Chartered banks: Personal loans: Fully secured Home improvement Other	373 67 1 , 167	349 69 1,280	- 6.4 + 3.0 + 9.7				

July, 1963

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year and month	Sales finance companies (retail)			l loan anies	Depart-	Furniture,	
No,		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
-			millions	of dollar	S			
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195	
8 9 10 11	1962 - Feb. - Mar. - Apr. - May	732 732 745 758	387 386 393 401	563 572 580 588	35 35 36 37	370 359 366 367	185 181 181 182	
12 13 14 15 16	- June - July - Aug Sept Oct Nov.	767 778 786 776 773 772	415 422 428 434 432 429	596 603 613 617 620 628	39 39 40 44 44 44	364 356 356 366 372 385	183 182 184 186 187 189	
18 19 20 21 22 23	- Dec. 1963 - Jan. - Feb. - Mar. - Apr. - May	771 771 766 771 790 816	425 423 423 424 431 443	644 645 650 658 670 681	45 44 44 44 44 45	427 411 394 383 385 387	194 190 187 184 184	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other reduced dealer (ex. defurnitur appliants store Instalment (8)	ers ept., ee and ence	Oil company credit cards (9)	Credit unions (10)	No.
			111	TITIONS OF	doriars			1		
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 525	1 2 3 4 5 6 7
345 352 375 373	66 65 66 67	1,042 1,067 1,103 1,167	3,338 3,363 3,452 3,539	360 361 362 363	19 21 21 20	92	367	43	• •	8 9 10 11
380 383 374 366 360 361	69 68 69 71 70 71	1,216 1,224 1,223 1,201 1,196 1,181	3,614 3,633 3,645 3,627 3,622 3,631	364 364 366 368 369 370	20 19 21 22 22 23	93	380 374	48 57	0 0	12 13 14 15 16 17
372 357 352 352 362 349	70 68 68 67 68 69	1,243 1,181 1,187 1,206 1,239 1,280	3,766 3,667 3,648 3,666 3,742 3,812	371 372 373 374 376 377	27 24 28 30 28 22	102 92	402 385	49 45	0 0	18 19 20 21 22 23

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	Consumer goods				Commercial goods				
Year and	Passenger	Passenger Other		Total		Other	Tota		Total
month .	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
1962 - Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1963 - Jan Feb Mar Apr May	41.5 55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6 46.9 46.2 58.0 75.3 77.7	12.7 12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.4 16.5 17.6	54.2 67.6 79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2 59.9 57.3 69.6 89.8 94.2	+ 1.5 +10.6 +13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7 +14.3 + 5.7 + 3.0 +13.7 + 5.0	## ## ## ## ## ## ## ## ## ## ## ## ##	14.3 18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8 16.1 15.9 18.1 22.2 24.7	23.4 28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8 26.6 26.2 29.5 36.1 41.4	+15.8 +11.2 +22.5 +6.1 +12.2 +20.1 +3.4 +7.4 +13.4 -10.3 +20.0 +2.3 +12.0 +2.8 +7.1 +8.9	77.6 96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0 94.0 86.5 83.5 99.1 125.9 135.6
			Balan	ces outs	tanding a	t month	-end		
1962 - Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	598.2 595.7 592.8	181.2 177.8 178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5	732.3 732.0 745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2 771.4	- 7.7 - 6.7 - 5.0 - 4.0 - 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8 + 2.1	134.3 133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	253.0 253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	387.3 386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9	+ 1.1 + 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,119.6 1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3
1963 - Jan. - Feb. - Mar. - Apr. - May	593.5 592.4 600.5 619.9 644.9	177.4 173.7 170.8 169.8 170.7	770.9 766.1 771.3 789.7 815.6	+ 4.1 + 4.6 + 5.4 + 6.0 + 7.6	146.1 146.0 146.5 149.5 153.9	276.6 276.9 277.2 282.0 289.0	422.7 422.9 423.7 431.5 442.9	+ 8.1 + 9.2 + 9.7 + 9.8 +10.4	1,193.6 1,189.0 1,195.0 1,221.2 1,258.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Total		Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1962 - Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	47.3 51.9 51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	15.2 16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	62.5 67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 9.3 - 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	10.8 11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	16.4 18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	29.8 27.0 29.7 22.6	+ 7.9 +13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	89.7 97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8
1963 - Jan. - Feb. - Mar. - Apr. - May	46.2 47.3 49.9 55.9 52.7	14.2 14.8 14.5 15.5 15.6	60.4 62.1 64.4 71.4 68.3	-10.7 - 0.6 - 5.2 + 8.3 -10.7	10.6 10.4 10.9 10.9 12.3	18.2 15.6 17.8 17.4 17.7	28.8 26.0 28.7 28.3 30.0	- 4.0 - 4.4 - 3.7 + 4.8 + 1.0	89.2 88.1 93.1 99.7 98.3

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finan	cing
Province	May 1962	May 1963	Change prev. yr.	May 1962	May 1963	Change prev. yr.
· · · · · · · · · · · · · · · · · · ·	numb		%	\$100	00	%
			New passe	nger cars		·
ebec	1,305 6,412 6,358 507 475 1,263 1,018 17,338	1,346 6,368 6,876 554 548 1,341 1,283 18,316	+ 3.1 - 0.7 + 8.1 + 9.3 +15.4 + 6.2 +26.0 + 5.6	2,983 15,460 15,639 1,267 1,104 3,121 2,650 42,224	3,251 16,567 17,660 1,454 1,387 3,541 3,729 47,589	+ 9.0 + 7.2 +12.9 +14.8 +25.6 +13.5 +40.7 +12.7
			New commerci	al vehicles		
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	254 636 477 59 305 430 186 2,347	262 751 938 81 140 417 239 2,828	+ 3.1 +18.1 +96.6 +37.3 -54.1 - 3.0 +28.5 +20.5	966 2,684 1,958 165 963 1,605 622 8,963	979 3,101 4,425 333 423 1,465 769 11,495	+ 1.3 + 15.5 +126.0 +101.8 - 56.1 - 8.7 + 23.6 + 28.2
			Used passe	nger cars		
tlantic Provinces. uebec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	2,194 8,956 8,626 1,185 1,269 2,705 2,184 27,119	2,132 8,587 8,124 1,059 1,217 2,432 2,293 25,844	- 2.8 - 4.1 - 5.8 -10.6 - 4.1 -10.1 + 5.0 - 4.7	2,104 8,992 9,849 1,252 1,181 3,009 2,450 28,837	2,212 9,790 10,205 1,129 1,152 2,704 2,912 30,104	+ 5.1 + 8.9 + 3.6 - 9.8 - 2.5 - 10.1 + 18.9 + 4.4
			Used commer	cial vehicl	es	
tlantic Provinces. debec ntario anitoba askatchewan lberta ritish Columbia(1) Canada	352 796 626 119 337 527 429 3,186	321 828 718 91 221 585 347 3,111	- 8.8 + 4.0 +14.7 -23.5 -34.4 +11.0 -19.1 - 2.4	460 1,368 1,131 200 399 781 655 4,994	442 1,414 1,270 138 252 990 677 5,183	- 3.9 + 3.4 + 12.3 - 31.0 - 36.8 + 26.8 + 3.4 + 3.8

¹⁾ Includes Yukon and Northwest Territories.

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CREDIT STATISTICS

June 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s Outstanding at	Month-End
Selected Cleaff Holders	June 1962	June 1963	Change
			%
Sales finance companies: Consumer goods Commercial goods	767 415	835 454	+ 8.9 + 9.4
Small loan companies: Cash loans	596 39	689 45	+15.6 +15.4
Department stores	364	387	+ 6.3
Furniture, appliance stores	183	186	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	380 69 1,216	370 70 1,330	- 2.6 + 1.4 + 9.4

September, 1963

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

		Sales fi			l loan anies	Depart-	Furniture,
No	Year and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores
NO.			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195
8 9 10 11	1962 - Mar. - Apr. - May - June	732 745 758 767	386 393 401 415	572 580 588 596	35 36 37 39	359 366 367 364	181 181 182 1 83
12 13 14 15 16	- July - Aug Sept Oct Nov Dec.	778 786 776 773 772 771	422 428 434 432 429 425	603 613 617 620 628 644	39 40 44 44 44 45	356 356 366 372 385 427	182 184 186 187 189 194
18 19 20 21 22 23	1963 - Jan. - Feb. - Mar. - Apr. - May - June	771 766 771 790 816 835	423 423 424 431 443 454	645 650 658 670 681 689	44 44 44 44 45 45	411 394 383 385 387 387	190 187 184 184 185 186

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans		Sub- Life total insuran (excl. compani		Quebec savings	Other red deale (ex. de furnitur applia	ers ept., re and	0i1 company credit	Credit unions		
Fully secured (6)	Home improve- ment	Other	(7)	policy loans	banks' loans	store Instal- ment (8)		cards (9)	(10)	No .
			m	illions of	dollars					
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 525	1 2 3 4 5 6 7
352 375 373 380	65 66 67 69	1,067 1,103 1,167 1,216	3,363 3,452 3,539 3,614	361 362 363 364	21 21 20 20	92 93	367 380	43 48	• •	8 9 10 11
383 374 366 360 361 372	68 69 71 70 71 70	1,224 1,223 1,201 1,196 1,181 1,243	3,633 3,645 3,627 3,622 3,631 3,766	364 366 368 369 370 372 r	19 21 22 22 23 27	93 102	374 402	57 49	• •	12 13 14 15 16 17
357 352 352 361 ^r 346 ^r 370	68 68 67 68 69 70	1,181 1,187 1,206 1,242 1,286 1,330		373r 374r 375r 377r 378r 380	24 28 30 28 22 23	92	385	45	• •	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

	C	onsumer	goods			Com	mercial	goods				
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total			
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail			
				%	Gregoria de primentar de comunença y quantita arrelações (gregoria de transferio de gregoria de transferio de			%				
		Value of contracts financed during month										
1962 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	55.0 64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	12.6 14.5 18.6 17.0 16.4 18.1 17.1 16.4 16.5 17.6	79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2		10.2 13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8	18.5 20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	28.7 33.7 38.0 36.9 34.6 33.8 34.9 31.3 27.8 31.8	+11.2 +22.5 + 6.1 +12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0	96.3 112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0			
1963 - Jan. - Feb. - Mar. - Apr. - May - June	46.9 46.2 58.0 75.3 77.7 72.9	13.0 11.1 11.6 14.5 16.5	57.3 69.6 89.8 94.2	+14.3 + 5.7 + 3.0 +13.7 + 5.0 + 8.0	10.5 10.3 11.4 13.9 16.7 15.4	16.1 15.9 18.1 22.2 24.7 31.4	26.6 26.2 29.5 36.1 41.4 46.8	+ 2.3 +12.0 + 2.8 + 7.1 + 8.9 +26.8	86.5 83.5 99.1 125.9 135.6 136.1			
			Balan	ces outs	tanding a	t month	-end					
1962 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	554.2 566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	177.8 178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5	745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2	-6.7 -5.0 -4.0 -3.8 -3.7 -2.4 -2.2 -1.1 +0.8 +2.1	133.2 134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	253.0 258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	386.2 392.9 401.2 415.5 422.4 428.4 433.8 431.8 428.9 424.9	+ 0.9 + 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,118.2 1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3			
1963 - Jan. - Feb. - Mar. - Apr. - May - June	593.5 592.4 600.5 619.9 644.9 664.0	177.4 173.7 170.8 169.8 170.7 171.3	766.1 771.3 789.7	+ 4.1 + 4.6 + 5.4 + 6.0 + 7.6 + 8.9	146.1 146.0 146.5 149.5 153.9 158.1	276.6 276.9 277.2 282.0 289.0 296.1	422.7 422.9 423.7 431.5 442.9 454.2	+ 8.1 + 9.2 + 9.7 + 9.8 +10.4 + 9.3	1,193.6 1,189.0 1,195.0 1,221.2 1,258.5 1,289.5			

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods					
Year and	Passenger	0+1	Tot	al	Commer-	Other	Total		Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail	
				%				%		
				Repaymen	ts during	month				
1962 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	51.9 51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	16.0 14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	67.9 65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 3.3 - 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	11.3 11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	18.5 15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	27.0 29.7 22.6	+13.3 +11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	97.7 92.9 106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8	
1963 - Jan Feb Mar Apr May - June	46.2 47.3 49.9 55.9 52.7 53.8	14.2 14.8 14.5 15.5 15.6 15.8	60.4 62.1 64.4 71.4 68.3 69.6	-10.7 - 0.6 - 5.2 + 8.3 -10.7 - 5.9	10.6 10.4 10.9 10.9 12.3 11.2	18.2 15.6 17.8 17.4 17.7 24.3	28.8 26.0 28.7 28.3 30.0 35.5	- 4.0 - 4.4 - 3.7 + 4.8 + 1.0 +57.1	89.2 88.1 93.1 99.7 98.3 105.1	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amoun	t of finan	cing		
Province	June 1962	June 1963	Change prev. yr.	June 1962	June 1963	Change prev. yr.		
	numb		%	\$'00	0	%		
			New passer	nger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,215 5,780 5,852 405 445 1,073 907 15,677	1,214 6,071 6,058 444 604 1,254 1,237 16,882	- 0.1 + 5.0 + 3.5 + 9.6 +35.7 +16.9 +36.4 + 7.7	2,876 14,246 14,540 993 1,086 2,734 2,427 38,902	3,011 15,960 15,691 1,163 1,560 3,353 3,553 44,291	+ 4.7 +12.0 + 7.9 +17.1 +43.6 +22.6 +46.4 +13.9		
			New commercia	al vehicles				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	236 645 674 60 107 321 205 2,248	328 665 732 90 139 374 237 2,565	+39.0 + 3.1 + 8.6 +50.0 +29.9 +16.5 +15.6 +14.1	882 2,856 2,866 239 403 1,060 952 9,258	1,393 2,998 2,965 372 448 1,283 1,072 10,531	+57.9 + 5.0 + 3.5 +55.6 +11.2 +21.0 +12.6 +13.8		
	Used passenger cars							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,277 7,998 8,277 994 1,253 2,554 2,088 25,441	2,065 8,161 7,871 1,047 1,206 2,314 2,141 24,805	- 9.3 + 2.0 - 4.9 + 5.3 - 3.8 - 9.4 + 2.5 - 2.5	2,149 8,299 9,146 1,047 1,078 2,699 2,367 26,785	2,102 9,286 9,749 1,084 1,154 2,586 2,613 28,574	- 2.2 +11.9 + 6.6 + 3.5 + 7.0 - 4.2 +10.4 + 6.7		
			Used commer	cial vehicle	es			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	315 676 667 97 192 504 374 2,825	319 662 627 96 217 498 342 2,761	+ 1.3 - 2.1 - 6.0 - 1.0 +13.0 - 1.2 - 8.6 - 2.3	359 1,050 1,106 169 246 859 591 4,380	441 1,233 1,228 166 290 931 621 4,910	+22.8 +17.4 +11.0 - 1.8 +17.9 + 8.4 + 5.1 +12.1		

⁽¹⁾ Includes Yukon and Northwest Territories.

A CANADA MARIA MAR							
		Wholesale		-		payment ter aper purcha	
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of	Passenger cars and commercial vehicles New Used		Other consumer goods	Other comm. & indus-trial
\$ - \$4,600,000 \(\text{\text{3}}\) \(\text{3}\) \(\text{\text{3}}\) \(\text{\text{3}}\) \(\text{\text{3}}\) \(\text{\text{3}}\) \(\text{\text{3}}\) \(\text{\text{3}}\) \(\text{3}\) \			period)	Concerns of the party of the pa	the commence of the second	and the second	goods
O. 3 1 W	milli	ons of doll	ars		mo	nths	Capa
Calendar Years 1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9
1961 - I II III IV	305 368 201 408	278 401 296 352	256 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 237	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9
1963 - I II	457 529	394 558	300 271	28.0 28.7	20.3	23.6 25.0	32.6 32.8

^{..} Figures not available.



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CREDIT STATISTICS

July 1963

The data in this report represent the estimated amount out anding on the bks of selected holders of credit, and are not intended to cover total credit. information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s Outstanding at Mo	onth-End
Selected cledit norders	July 1962	July 1963	Change
Sales finance companies:			%
Consumer goods	778 422	853 461	+ 9.6 + 9.2
Small loan companies: Cash loans Instalment credit	603 39	700 45	+16.1 +15.4
Department stores	356	380	+ 6.7
Furniture, appliance stores	182	185	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	383 68 1,224	374 70 1,359	- 2.3 + 2.9 +11.0

September, 1963

6422-501

Prepared in the Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

				CANDON TO THE COMPANY OF THE COMPANY	Control of the Contro	a marriado e la procesa de la compansa del compansa de la compansa de la compansa del compansa de la compansa d	
And the second s	Year	Sales fi			l lo an anies	Depart- ment	Furniture,
(U),	and month	Consumer goods (1)	Conmer- cial moods (2)	Cash Loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
	Segment of the first of the segment	BANALAMINANIEN YEONYA EVINYEESIA AAAANININA KAASE JIINGA KAANININ JASSA BANANIN JASSA BA	millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 38 2 446 504 559	6 13 15 19 38 45 35	226 244 262 282 3 1 4 368 401	175 189 195 197 202 195
8 9 L0 L1	1962 - Apr. - May - June - July	745 758 767 778	393 40 1 4 15 422	580 588 596 603	36 37 39 39	366 367 364 356	181 182 183 182
L2 L3 L4 L5 L6	- Aug. - Sept. - Oct. - Nov. - Dec. 1963 - Jan.	786 776 773 772 771	428 434 432 429 4 25 423	613 617 620 628 644 645	40 44 44 44 45 45	356 366 372 385 427 411	184 186 187 189 1 94 190
18 19 20 21 22 23	- Feb Mar Apr May - June - July	766 771 790 816 835 853	423 424 431 443 454 461	650 658 670 681 689 700	44 44 44 45 45 45	394 383 385 387 387 380	187 184 184 185 186 185

- 1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- 6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other reduced dealer (ex. defurnitur applia store Instalment (8)	ers ept., ee and ince	Oil company credit cards (9)	Credit unions (10)	No
			111	illions of	dollars					
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 525	1 2 3 4 5 6 7
375 373 380 383	66 67 69 68	1,103 1,167 1,216 1,224	3,452 3,539 3,614 3,633	362 363 364 364	21 20 20 19	93	380	48	• •	8 9 10 11
374 366 360 361 372 357	69 71 70 71 70 68	1,223 1,201 1,196 1,181 1,183 ^r 1,181	3,645 3,627 3,622 3,631 3,706 ^x 3,667	366 368 369 370 372 373	21 22 22 23 27 24	93	374 402	57 49	••	12 13 14 15 16 17
352 352 361 346 370 374	68 67 68 69 70 70	1,187 1,206 1,242 1,286 1,330 1,359	3,648 3,666 3,744 3,815 3,912 3,966	374 375 377 3 78 380 381	28 30 28 22 23 25	9 2 94	385 396	4 5 50	**	18 19 20 21 21 21 21 21 21 21 21 21 21 21 21 21

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

		C	onsume	r goods		Continue real	Com	mercial	ercial goods		
Year and		Passenger	Other	Total		Commer-	Other	Tot	al	Total	
mo	onth	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
					%				%		
1963	- Apr May - June - July - Aug Sept Oct Nov Dec Jan Feb Mar Apr May - June - July	64.5 71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6 46.9 46.2 58.0 75.3 77.7 72.9 74.9	14.5 18.6 17.0 16.4 18.1 17.1 16.4 16.5 17.6 13.0 11.1 11.6 14.5 16.5 16.4	79.0 89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2 59.9 57.3 69.6 89.8 94.2 89.3 90.9	+13.2 + 9.1 + 5.6 + 3.1 + 7.7 +10.2	13.1 14.0 13.6 12.9 13.2 13.4 11.6 11.8 11.0	20.6 24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8 16.1 15.9 18.1 22.2 24.7 31.4 24.3	33.7 38.0 36.9 34.6 33.8 34.9 31.3	+22.5 + 6.1 +12.2 +20.1 + 7.4 +13.4 -10.3 +20.0 + 2.3 +12.0 + 2.8 + 7.1 + 8.9 +26.8 +12.7	112.7 127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0 86.5 83.5 99.1 125.9 135.6 136.1	
				Balan	ces outs	tanding a	t month	-end			
	- Apr May - June - July - Aug Sept Oct Nov Dec.	566.9 578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	178.2 179.8 177.6 177.5 179.4 176.0 174.7 176.5 178.6	745.1 758.3 767.0 778.2 785.7 776.3 772.9 772.2 771.4	- 1.1	134.5 137.0 139.4 141.0 144.2 147.1 146.5 146.7	258.4 264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	415.5 422.4 428.4 433.8 431.8 428.9	+ 1.8 + 0.6 + 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,138.0 1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1	
	- Jan Feb Mar Apr May - June - July	593.5 592.4 600.5 619.9 644.9 664.0 680.6	177.4 173.7 170.8 169.8 170.7 171.3 172.2	770.9 766.1 771.3 789.7 815.6 835.3 852.8		146.1 146.0 146.5 149.5 153.9 158.1 161.5	276.6 276.9 277.2 282.0 289.0 296.1 300.0	422.7 422.9 423.7 431.5 442.9 454.2 461.5	+ 8.1 + 9.2 + 9.7 + 9.8 +10.4 + 9.3 + 9.3	1,193.6 1,189.0 1,195.0 1,221.2 1,258.5 1,289.5 1,314.3	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

								Christian Control	
	Co	Commercial goods							
Year and	Passenger	0.1	Tot	al	Commer-	0.1	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1962 - Apr May - June - July - Aug Sept Oct Nov Dec.	51.8 59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	14.1 17.0 19.2 16.5 16.2 20.5 17.7 14.7	65.9 76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 5.0 - 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	11.8 11.5 11.2 11.3 10.0 10.5 12.2 11.6 11.5	15.2 18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	27.0 29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+11.6 +28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	103.7
1963 - Jan Feb Mar Apr May - June - July	46.2 47.3 49.9 55.9 52.7 53.8 58.3	14.2 14.8 14.5 15.5 15.6 15.8 15.1	60.4 62.1 64.4 71.4 68.3 69.6 73.4	-10.7 - 0.6 - 5.2 + 8.3 -10.7 - 5.9 + 3.8	10.6 10.4 10.9 10.9 12.3 11.2 11.3	18.2 15.6 17.8 17.4 17.7 24.3 20.4	28.8 26.0 28.7 28.3 30.0 35.5 31.7	- 4.0 - 4.4 - 3.7 + 4.8 + 1.0 +57.1 +14.4	88.1 93.1 99.7 98.3 105.1

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amoun	t of finan	cing
Province	July 1962	July 1963	Change prev. yr.	July 1962	July 1963	Change prev. yr.
	numb	er	%	\$100	00	%
			New passe	nger cars		T
lantic Provinces. Lebec Latrio	1,203 5,842 5,611 450 434 1,124 994 15,658	1,162 5,789 6,033 497 688 1,237 1,431 16,837	- 3.4 - 0.9 + 7.5 +10.4 +58.5 +10.1 +44.0 + 7.5	2,787 14,340 13,769 1,061 1,040 2,861 2,594 38,452	2,953 15,384 15,895 1,317 1,734 3,316 4,147 44,746	+ 6.0 + 7.3 +15.4 +24.1 +66.7 +15.9 +59.9 +16.4
			New commerci	al vehicles		
clantic Provinces. debec distario distario diskatchewan diskatchewan distario clantic Provinces. distario distario distario distario clantic Provinces. distario distario clantic Provinces. distario distario clantic Provinces. distario distario clantic Provinces. distario distario distario clantic Provinces. distario distario distario distario clantic Provinces. distario distario distario distario distario clantic Provinces. distario distario distario distario clantic Provinces. distario 229 679 570 65 96 271 185 2,095	284 625 719 85 161 372 276 2,522	+24.0 - 8.0 +26.1 +30.8 +67.7 +37.3 +49.2 +20.4	805 3,324 2,126 240 316 882 826 3,519	1,135 2,883 3,047 445 496 1,267 1,075 10,348	+41.0 -13.3 +43.3 +85.4 +57.0 +43.7 +30.1 +21.5	
			Used passe	nger cars		
lantic Provinces. debec tario skatchewan titish Columbia(1) Canada	2,054 8,084 8,332 1,149 1,240 2,429 2,383 25,671	2,021 8,457 8,226 988 1,324 2,395 2,442 25,853	- 1.6 + 4.6 - 1.3 -14.0 + 6.8 - 1.4 + 2.5 + 0.7	2,030 8,327 9,280 1,176 1,100 2,584 2,588 27,085	2,115 9,722 10,316 1,063 1,327 2,561 3,049 30,153	+ 4.2 +16.8 +11.2 - 9.6 +20.6 - 0.9 +17.8 +11.3
			Used commer	cial vehicle	es	
lantic Provinces. ebec nitoba skatchewan berta itish Columbia(1) Canada	317 726 657 109 173 439 372 2,793	342 611 575 105 222 509 331 2,695	+ 7.9 -15.8 -12.5 - 3.7 +28.3 +15.9 -11.0 - 3.5	342 1,277 1,031 228 203 706 624 4,411	461 1,149 994 182 312 782 513 4,393	+34.8 -10.0 - 3.6 -20.2 +53.7 +10.8 -17.8 - 0.4

) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

	,	Wholesale		i		payment ter aper purcha	
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of	Passenge and comm vehic	r cars ercial	Other consumer goods	Other comm. & indus-trial
	1330		period)	New	Used	, and the same of	goods
Calendar Years	milli	ons of doll	ars I		m	onths	1
1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9
1961 - I II III IV	305 368 201 408	278 401 296 352	256 - 223 128 184	25.7 26.4 27.4 26.6	18.1 17.8 17.7 17.9	22.8 26.7 24.6 23.4	30.1 26.6 31.5 30.8
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 237	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9
1963 - I II	457 529	39 4 558	300 271	28.0 28.7	20.3	23.6 25.0	32.6 32.8

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - June 30, 1963 Over June 30, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers	receivables + 2.2 +12.9 - 1.6 + 6.9 + 9.0 + 0.8 - 1.7	receivables + 5.5 + 5.7 + 3.2 + 1.0 + 5.8 + 7.3 + 1.9 +11.1	+ 4.2 + 6.3 + 4.9 + 8.3 + 0.5 + 2.3 + 6.6 + 1.7 - 0.6 - 0.6 + 5.8 + 11.6
Garages and filling stations	• •	• •	+ 2.0

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Total	, all trad	es	Motor ve	Motor vehicle dealers			
1961 - June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30		• • • • • • • • • • • • • • • • • • •	980.3 993.5 1,088.2 998.6 1,019.9 1,018.9 1,125.1 1,044.4 1,062.9	18.3 17.7 17.3 16.8 18.5 17.5 17.7 17.6 18.9	\$6.0 83.7 82.5 86.1 91.4 85.9 86.3 89.5 96.4	104.3 101.4 99.8 102.9 109.9 103.4 104.0 107.1 115.3		
	Men's c	lothing st	ores	Family c	lothing s	tores		
1961 - June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30	5.4 5.2 6.5 5.9 6.2 6.2 8.0 6.8 7.0	9.9 9.3 11.8 10.2 10.6 10.1 12.8 10.7 11.2	15.3 14.5 18.3 16.1 16.8 16.3 20.8 17.5 18.2	11.2 11.0 13.6 11.8 12.2 11.8 14.2 12.1	9.4 9.3 11.1 9.0 9.3 9.3 11.1 9.0 9.6	20.6 20.3 24.7 20.8 21.5 21.1 25.3 21.1 21.6		
	Women's	clothing s	tores	Hardw	are store	stores		
1961 - June 30 Sept. 30 Dec. 31 June 30 Sept. 30 Sept. 30 Dec. 31 June 30 June 30	2.7 2.7 3.3 2.8 2.9 2.9 3.6 3.0 3.1	9.8 10.6 11.8 10.4 10.2 10.6 12.4 10.7 10.3	12.5 13.3 15.1 13.2 13.1 13.5 16.0 13.7 13.4	9.5 9.7 10.1 9.7 10.0 10.8 11.0 10.3 10.9	27.3 28.2 27.0 24.0 27.6 27.6 28.0 24.0 29.2	36.8 37.9 37.1 33.7 37.6 38.4 39.0 34.3 40.1		
		e, applian dio stores	ce and	Jewe 1	lery stor	es		
1961 - June 30 Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 Dec. 31 June 30	159.4 163.9 168.4 157.6 158.4 160.0 167.0 159.3	22.7 25.1 26.5 23.2 24.5 25.5 27.2 24.8 26.3	182.1 189.0 194.9 180.8 182.9 185.5 194.2 184.1 186.0	12.4 12.0 15.2 12.5 11.7 11.3 14.7 12.3	5.4 5.1 7.9 5.1 5.4 5.3 8.4 5.7	17.8 17.1 23.1 17.6 17.1 16.6 23.1 18.0 17.0		

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total			
	Fu	el dealers		Depart	Department stores				
1961 - June 30 Sept. 30 Dec. 31	2.3 2.5 2.8	37.1 32.9 49.4	39.4 35.4 52.2	• •	• •	336.1 339.4 400.7			
1962 - March 31 June 30 Sept. 30	2.8 2.6 2.8	57.9 39.6 35.7	60.7 42.2 38.5	0 0	* *	358.8 364.5 365.8			
Dec. 31 1963 - Narch 31 June 30	3.1 3.2 3.1	53.3 63.8 44.0	56.4 67.0 47.1	• •	• •	426.9 383.1 387.3			
		and combine (independ		Gene	ral store	s			
1961 - June 30 Sept. 30	0 Q 0 Q	• •	35.8 34.9	• •	0 0	32.7 33.6			
Dec. 31 1962 - March 31 June 30 Sept. 30	• • • • • • • • • • • • • • • • • • •	0 0 e 0 e 0	36.7 33.7 34.3 33.1	0 0 0 0	0 0	33.3 31.0 34.3 34.9			
Dec. 31 1963 - March 31 June 30	0 0 0 0	e 0 0 0	35.5 33.2 34.1	0 0	• •	34.9 32.4 36.3			
		rages and ing statio	ns	A11 c	ther trad	es			
1961 - June 30 Sept. 30 Dec. 31	0 0 0 0	6 6 6 6	30.6 29.8 27.7	30.3 33.5 32.2	86.0 93.4 92.4	116.3 126.9 124.6			
1962 - March 31 June 30 Sept. 30	• •	• •	26.7 30.3 31.5	28.6 28.6 30.1	74.0 86.8 90.2	102.6 115.4 120.3			
Dec. 31 1963 - March 31 June 30	• •	* ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° °	29.4 29.6 30.9	29.5 27.0 27.7	90.1 76.3 87.9	119.6 103.3 115.6			

^{..} Figures not available.



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CREDIT STATISTICS

August 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	8 - 8 Balances	o Outstanding at Mo	onth-End
Selected cledit holders	August 1962	August 1963	Change
Calon finance companies.			7.
Sales finance companies: Consumer goods Commercial goods	786 4 28	856 459	+ 8.9 + 7.2
Small loan companies: Cash loans	613 40	705 46	+15.0 +15.0
Department stores	356	381	+ 7.0
Furniture, appliance stores	184	186	+ 1.1
Chartered banks: Personal loans: Fully secured Home improvement Other	374 69 1, 223	373 72 1,381	- 0.3 + 4.3 +12.9

October, 1963

6422-501

Prepared in the Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Year					Depart-	Furniture,
and month	Consumer goods (1)	Commer- cial goods (2)	Cash 1oans (3)	Instal- ment credit (4)	stores (5)	appliance stores
		millions	of dollar	s		
End of: 1955 6 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195
1962 - May - June - July - Aug.	758 767 778 786	401 415 422 428	588 596 603 613	37 39 39	367 364 356 356	182 183 182 184
- Dec. 1963 - Jan. - Feb.	2 7771	434 432 429 425 423 423	617 620 628 644 645 650	44 44 44 45 44 44	366 372 385 427 411 394	186 187 189 194 190 187
- Mar Apr May - June - July - Aug.	771 790 816 835 853 856	424 431 443 454 461 459	658 670 681 689 700 705	44 44 45 45 45 45 46	383 385 387 387 380 381	184 184 185 186 185 186
	and month End of: 1955 6 1960 1 1962 - May - June - July - Aug. - Sept Oct Nov Dec. 1963 - Jan Feb Mar Apr May - June - July	Year and month Consumer goods (1) End of: 1955 599 756 780 8 768 9 806 1960 1 756 1962 - May - June 767 - July 778 - Aug. 770 - Oct. 773 - Nov. 772 - Dec. 771 1963 - Jan. 771 - Feb. 766 Mar. 771 - Apr. 790 - May 816 - June 835 - July 853	and month Consumer goods (1) End of: 1955 599 192 756 279 780 288 768 9 1960 1960 828 393 1 1962 - May - June - July - Aug. Sept Oct Oct Oct T73 - Dec. 1963 - Jan Feb. Mar Apr May - Ma	Year and month Consumer goods (1) Commer- cial goods (2) millions of dollar End of: 1955 599 192 273 343 780 288 347 780 288 347 768 257 382 9 806 344 446 1960 828 393 504 1 756 395 559 1962 - May 758 401 758 395 559 1962 - May 767 395 786 434 617 600 828 613 - Sept. 766 776 786 434 617 620 628 620 628 644 617 620 628 645 650 - Mar. 771 423 645 650 - Mar. 771 424 658 670 689 790 431 670 689 790 431 670 689 790 689 790 689 790 689 790 689 790 689 790 790 790 790 790 790 790 790 790 79	Year and month Consumer goods (1) Commer- goods (2) Millions of dollars End of: 1955 599 192 273 6 185 7 780 288 347 15 8 768 257 382 19 9 806 344 446 38 1960 828 393 504 45 1 756 395 559 35 1062 - May - June - July - Aug. 786 428 - Oct. 777 422 - Oct. 777 423 - G20 - Har - Ord - Feb. 766 431 681 443 681 45 - June 835 451 682 683 683 683 683 683 683 683 683 683 683	Year and month Consumer goods (1) Commercial goods (2) Instalment stores (5)

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers! goods.

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

					,					
	tered bar		Sub- total	Life insurance	Quebec savings	Other red deale (ex. de furnitus	ers ept.,	0il company	Credit	
Fully secured (6)	ured improve- Other		(excl. col.2) (7)	companies' policy loans	banks' loans	applia store Instal- ment	Charge	credit cards (9)	unions (10)	
				illions of	dollows	(8)	(8)			No .
000	۱	1	,					1		
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 29 5 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 516	1 2 3 4 5 6 7
373 380 383 374	67 69 68 69	1,167 1,216 1,224 1,223	3,539 3,614 3,633 3,645	363 364 364 3 6 6	20 20 19 21	93	380	48	••	8 9 10 11
366 360 361 372 357 352	71 70 71 70 68 68	1,201 1,196 1,181 1,183 1,181 1,187	3,627 3,622 3,631 3,706 3,667 3,648	368 369 370 372 373 374	22 22 23 27 24 28	93	374 402	57 49	575	12: 13: 14: 15: 16: 17:
352 361 346 370 374 373	67 68 69 70 70 72	1,206 1,242 1,286 1,330 1,359 1,381	3,666 3,744 3,815 3,912 3,966 4,000	375 377 378 380 381 382	30 28 22 23 25 24	92 94	385 396	45 50	••	18 19 20 21 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

- (9) Amount owing to oil companies, excluding commercial accounts.
- (10) Not available quarterly.
- .. Figures not available.
- r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	С	onsumer	goods			Com	mercial	goods	
Year	Passenger	0.1	То	tal	Commer-	Other	Tota	al	Tota1
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		7	Value of	contrac	ts financ	ed duri	ng month		
1962 - May - June - July - Aug. - Sept. - Oct. - Nov. - Dec.	71.1 65.7 65.5 56.4 41.4 50.6 49.7 44.6	18.6 17.0 16.4 18.1 17.1 16.4 16.5 17.6	89.7 82.7 81.9 74.5 58.5 67.0 66.2 62.2	+ 7.7 +10.2 +10.7 +11.1	14.0 13.6 12.9 13.2 13.4 11.6 11.8 11.0	24.0 23.3 21.7 20.6 21.5 19.7 16.0 20.8	36.9 34.6 33.8 34.9 31.3 27.8	+12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3	127.7 119.6 116.5 108.3 93.4 98.3 94.0 94.0
1963 - Jan Feb Mar Apr May - June - July - Aug.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0	13.0 11.1 11.6 14.5 16.5 16.4 16.0 14.3	59.9 57.3 69.6 89.8 94.2 89.3 90.9 71.3	+ 5.7 + 3.0 +13.7 + 5.0 + 8.0 +11.0	10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2	16.1 15.9 18.1 22.2 24.7 24.6 24.1 21.3	26.2 29.5 36.1 41.4 40.0 38.8	+12.0 + 2.8 + 7.1 + 8.9 f + 8.4 +12.1	
			Balan	ces outs	tanding a	t month	-end		
1962 - May - June - July - Aug. - Sept. - Oct. - Nov. - Dec.	578.5 589.4 600.7 606.3 600.3 598.2 595.7 592.8	179.8 177.6 177.5 179.4 176.0 174.7 176.5 178.6	758.3 767.0 778.2 785.7 776.3 772.9 772.2 771.4	- 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8	137.0 139.4 141.0 144.2 147.1 146.5 146.7 146.2	264.2 276.1 281.4 284.2 286.7 285.3 282.2 278.7	415.5 422.4 428.4 433.8 431.8 428.9	+ 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4	1,159.5 1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3
1963 - Jan Feb Mar Apr May - June - July - Aug.	593.5 592.4 600.5 619.9 644.9 664.0 680.6 683.9	177.4 173.7 170.8 169.8 170.7 171.3 172.2 172.3	770.9 766.1 771.3 789.7 815.6 835.3 852.8 856.2	+ 4.6 + 5.4 + 6.0 + 7.6 + 8.9 + 9.6	146.1 146.0 146.5 149.5 153.9 158.1 161.5 164.6	276.6 276.9 277.2 282.0 289.0 296.1 300.0 294.2	422.9 423.7 431.5 442.9 454.2 461.5	+ 9.2 + 9.7 + 9.8 +10.4 + 9.3 + 9.3	1,193.6 1,189.0 1,195.0 1,221.2 1,258.5 1,289.5 1,314.3 1,315.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods					
Year and	Passenger	Other (2)	Tot	al	Commer-	Other (4)	Tot	al	Total	
month	cars (1)		Amount	Change (3)	cial vehicles		Amount	Change (3)	retail	
				%				%		
				Repaymen	ts during	month				
1962 - May - June - July - Aug Sept Oct Nov Dec.	59.5 54.8 54.2 50.8 47.4 52.7 52.2 47.5	17.0 19.2 16.5 16.2 20.5 17.7 14.7 15.5	76.5 74.0 70.7 67.0 67.9 70.4 66.9 63.0	- 0.9 + 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	11.5 11.2 11.3 10.0 10.5 12.2 11.6	18.2 11.4 16.4 17.8 19.0 21.1 19.1 24.3	29.7 22.6 27.7 27.8 29.5 33.3 30.7 35.8	+28.6 -16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	106.2 96.6 98.4 94.8 97.4 103.7 97.6 98.8	
1963 - Jan Feb Mar Apr May - June - July - Aug.	46.2 47.3 49.9 55.9 52.7 53.8 58.3 53.7	14.2 14.8 14.5 15.5 15.6 15.8 15.1 14.2	60.4 62.1 64.4 71.4 68.3 69.6 73.4 67.9	-10.7 - 0.6 - 5.2 + 8.3 -10.7 - 5.9 + 3.8 + 1.3	10.6 10.4 10.9 10.9 12.3 11.2 11.3	18.2 15.6 17.8 17.4 17.7 17.5 ^r 20.2 ^r 27.1	28.8 26.0 28.7 28.3 30.0 28.7 31.5 38.2	- 4.0 - 4.4 - 3.7 + 4.8 + 1.0 +27.0° +13.7° +37.4	89.2 88.1 93.1 99.7 98.3 98.3 ^r 104.9 ^r 106.1	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing			
Province	August	August 1963	Change prev. yr.	August 1962	August 1963	Change prev. yr.	
	numb		%	\$'00	00	%	
			New passer	nger cars		1	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,071 4,260 4,579 356 369 987 940 12,562	971 4,205 3,992 444 494 1,055 1,141 12,302	- 9.3 - 1.3 -12.8 +24.7 +33.9 + 6.9 +21.4 - 2.1	2,457 10,605 11,458 910 864 2,540 2,415 31,249	2,412 11,183 10,524 1,150 1,277 2,814 3,363 32,723	- 1.8 + 5.5 - 8.2 +26.4 +47.8 +10.8 +39.3 + 4.7	
			New commercia	al vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	223 629 577 65 102 300 188 2,084	213 658 533 94 164 350 233 2,245	- 4.5 + 4.6 - 7.6 +44.6 +60.8 +16.7 +23.9 + 7.7	738 3,400 2,228 305 325 1,010 672 8,678	895 3,501 2,130 397 556 1,170 827 9,476	+21.3 + 3.0 - 4.4 +30.2 +71.1 +15.8 +23.1 + 9.2	
			Used passe	nger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,078 7,395 7,579 944 1,072 2,480 2,278 23,826	1,861 6,775 6,554 923 1,007 2,221 2,156 21,497	-10.4 - 8.4 -13.5 - 2.2 - 6.1 -10.4 - 5.4 - 9.8	2,039 7,467 8,606 976 943 2,667 2,478 25,176	1,915 7,575 7,912 961 977 2,441 2,466 24,247	- 6.1 + 1.4 - 8.1 - 1.5 + 3.6 - 8.5 - 0.5 - 3.7	
			Used commer	cial vehicle	es		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	312 741 645 128 241 552 346 2,965	305 582 601 125 268 526 328 2,735	- 2.2 -21.5 - 6.8 - 2.3 +11.2 - 4.7 - 5.2 - 7.8	344 1,231 1,191 249 270 756 475 4,516	405 1,273 1,215 190 398 774 443 4,698	+17.7 + 3.4 + 2.0 -23.7 +47.4 + 2.4 - 6.7 + 4.0	

CANADA. STATISTICS

CATALOGUE No.

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA)

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CREDIT STATISTICS (Selected holders)

September 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Colored and the holdens	Balances Outstanding at Month-End							
Selected credit holders	September 1962	September 1963	Change					
			7.					
Sales finance companies: Consumer goods Commercial goods	776 434	847 462	+ 9.1 + 6.5					
Small loan companies: Cash loans	617 44	706 46	+14.4 + 4.5					
Department stores	366	394	+ 7.7					
Furniture, appliance stores	186	188	+ 1.1					
Chartered banks: Personal loans: Fully secured Home improvement Other	366 71 1,201	379 72 1,380	+ 3.6 + 1.4 +14.9					

December, 1963

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies		1	l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
210 3			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195
8 9 10 11	1962 - June - July - Aug. - Sept.	767 778 786 776	415 422 428 434	596 603 613 617	39 39 40 44	364 356 356 366	183 182 184 186
12 13 14 15 16 17	- Oct. - Nov. - Dec. 1963 - Jan. - Feb. - Mar.	773 772 771 771 766 771	432 429 425 423 423 424	620 628 644 645 650 658	44 44 45 44 44 44	372 385 427 411 394 383	187 189 194 190 187 184
18 19 20 21 22 23	- Apr May - June - July - Aug Sept.	790 816 835 853 856 847	431 443 454 461 459 462	670 681 689 700 705 706	44 45 45 45 46 46	385 387 387 380 381 394	184 185 186 185 186 188
(1)	Conditional and	a agranaments	hald in a	manting		+ - 17	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Chartered banks personal loans				Sub- total	Life insurance	Quebec	Other red deale (ex. de furnitus	ers ept.,	0i1	Credit	
Fully secured	Home improve-	Other	(exc1. co1.2) (7)	companies' policy loans	savings banks' loans	applia store Instal-	ance es)	credit cards (9)	unions (10)			
(6)	ment					ment (8)	Charge (8)	(3)		N		
			m	illions of	dollars							
339 313 25 7	24 38 48	441 435 420	2,083 2,331 2,324	250 270 295	8 11 13	81 85 100	340 354 343	20 26 32	174 226 258			
287 282	58 60	553 719	2,546	305 323	12	96	362	35	320			
286 336	56 66	857 1,030	3,139 3,378	344 358	14 17	101 97 102	376 378 390	40 43 47	397 433 516	my. Per development and A ceres is A debet de		
380 383	69 68 69	1,216	3,614	364 364	20	93	380	48	••			
374 366	71	1,223	3,645 3,627	366 368	21 22	93	374	57		1		
360 361	70 71	1,196	3,622	369 370	22 23					1		
372 357 3 <i>5</i> 2	70 68 68	1,183 1,181 1,187	3,706 3,667 3,648	372 373 374	27 24 28	102	402	49	575	1 1 1		
352	67	1,206	3,666	375	30	92	385	45	Ø g	1		
361 346	68 69	1,242	3,744 3,815	37 7 378	28 22					1 1		
370 376 r	70 70	1,330 1,354 r		380 381	23 25	94	396	50	0 0	2 2		
377 r 379	72 72	1,371r 1,380	3,994± 4,012	382 384	24 24			60	0 0	2 2		

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	С	onsumer	goods		Commercial goods				
Year and	Passenger	0.11	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail
				%				%	
1962 - June - July - Aug Sept Oct Nov Dec.	65.7 65.5 56.4 41.4 50.6 49.7 44.6	17.0 16.4 18.1 17.1 16.4 16.5 17.6	7alue of 82.7 81.9 74.5 58.5 67.0 66.2 62.2	contrac + 5.6 + 3.1 + 7.7 +10.2 +10.7 +11.1 +21.7	13.6 12.9 13.2 13.4 11.6 11.8	ed duri 23.3 21.7 20.6 21.5 19.7 16.0 20.8	36.9 34.6 33.8 34.9 31.3 27.8	+12.2 +20.1 + 3.4 + 7.4 +13.4 -10.3 +20.0	119.6 116.5 108.3 93.4 98.3 94.0 94.0
1963 - Jan Feb Mar Apr May - June - July - Aug Sept.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4	13.0 11.1 11.6 14.5 16.5 16.4 16.0 14.3 15.2	59.9 57.3 69.6 89.8 94.2 89.3 90.9 71.3 60.6	+14.3 + 5.7 + 3.0 +13.7 + 5.0 + 8.0 +11.0 - 4.3 + 3.6	10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2	16.1 15.9 18.1 22.2 24.7 24.6 24.1 21.3	26.2 29.5 36.1 41.4 40.0 38.8 35.5	+ 2.3 +12.0 + 2.8 + 7.1 + 8.9 + 8.4 +12.1 + 5.0 - 5.7	86.5 83.5 99.1 125.9 135.6 129.3 129.7 106.8 93.5
			Balan	ces outs	tanding a	t month	-end		
1962 - June - July - Aug Sept Oct Nov Dec.	589.4 600.7 606.3 600.3 598.2 595.7 592.8	177.6 177.5 179.4 176.0 174.7 176.5	778.2 785.7 776.3 772.9	- 3.8 - 3.7 - 2.4 - 2.2 - 1.1 + 0.8 + 2.1	139.4 141.0 144.2 147.1 146.5 146.7 146.2	276.1 281.4 284.2 286.7 285.3 282.2 278.7	422.4 428.4 433.8 431.8 428.9	+ 2.7 + 4.0 + 5.3 + 7.2 + 8.2 + 7.4 + 7.5	1,182.5 1,200.6 1,214.1 1,210.1 1,204.7 1,201.1 1,196.3
.963 - Jan Feb Mar Apr May - June - July - Aug Sept.	593.5 592.4 600.5 619.9 644.9 664.0 680.6 683.9 674.9	177.4 173.7 170.8 169.8 170.7 171.3 172.2 172.3 172.1	770.9 766.1 771.3 789.7 815.6 835.3 852.8 856.2 847.0	+ 4.1 + 4.6 + 5.4 + 6.0 + 7.6 + 9.6 + 9.0 + 9.1	146.1 146.0 146.5 149.5 153.9 158.1 161.5 164.6 166.0	276.6 276.9 277.2 282.0 289.0 296.1 300.0 294.2 295.7	422.9 423.7 431.5 442.9 454.2 461.5 458.8	+ 8.1 + 9.2 + 9.7 + 9.8 + 10.4 + 9.3 + 7.1 + 6.4	1,193.6 1,189.0 1,195.0 1,221.2 1,258.5 1,289.5 1,314.3 1,315.0 1,308.7

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	nsumer	goods		Commercial goods				
Year	Passenger	Other	Tot	al	Commer-	Other	Total		Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		_		Repaymen	ts during	month			
1962 - June - July - Aug. - Sept. - Oct. - Nov. - Dec.	54.8 54.2 50.8 47.4 52.7 52.2 47.5	19.2 16.5 16.2 20.5 17.7 14.7 15.5	74.0 70.7 67.0 67.9 70.4 66.9 63.0	+ 5.0 + 2.6 - 6.8 + 5.8 - 3.7 -10.6 + 2.3	11.2 11.3 10.0 10.5 12.2 11.6 11.5	11.4 16.4 17.8 19.0 21.1 19.1 24.3	22.6 27.7 27.8 29.5 33.3 30.7 35.8	-16.6 + 2.2 -13.1 -15.5 + 0.9 + 0.3 +15.9	96.6 98.4 94.8 97.4 103.7 97.6 98.8
1963 - Jan Feb Mar Apr May - June - July - Aug Sept.	46.2 47.3 49.9 55.9 52.7 53.8 58.3 53.7 54.4	14.2 14.8 14.5 15.5 15.6 15.8 15.1 14.2 15.4	60.4 62.1 64.4 71.4 68.3 69.6 73.4 67.9 69.8	-10.7 - 0.6 - 5.2 + 8.3 -10.7 - 5.9 + 3.8 + 1.3 + 2.8	10.6 10.4 10.9 10.9 12.3 11.2 11.3 11.1	18.2 15.6 17.8 17.4 17.7 17.5 20.2 27.1 18.2	28.8 26.0 28.7 28.3 30.0 28.7 31.5 38.2 30.0	- 4.0 - 4.4 - 3.7 + 4.8 + 1.0 +27.0 +13.7 +37.4 + 1.7	89.2 88.1 93.1 99.7 98.3 98.3 104.9 106.1 99.8

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amour	nt of finan	cing	
Province	September 1962	September 1963	Change prev. yr.	September 1962	September 1963	Change prev. yr.	
	numb		%	\$'00	00	%	
			New passe	nger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	812 3,090 3,235 263 330 740 722 9,192	854 3,271 3,494 324 487 800 775 10,005	+ 5.2 + 5.9 + 8.0 +23.2 +47.6 + 8.1 + 7.3 + 8.8	1,878 7,644 7,659 627 767 1,807 1,801 22,183	2,077 8,630 8,642 854 1,252 2,109 2,180 25,744	+10.6 +12.9 +12.8 +36.2 +63.2 +16.7 +21.0 +16.1	
			New commerci	al vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	230 676 486 70 103 234 153	188 592 517 80 149 290 160 1,976	-18.3 -12.4 + 6.4 +14.3 +44.7 +23.9 + 4.6 + 1.2	836 4,304 2,067 240 319 820 640 9,226	682 3,902 2,028 340 512 1,064 559 9,087	-18.4 - 9.3 - 1.9 +41.7 +60.5 +29.8 -12.7 - 1.5	
			Used passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,703 5,919 5,777 762 859 1,815 1,753 18,588	1,640 5,525 5,167 786 1,074 1,828 1,722 17,742	- 3.7 - 6.7 -10.6 + 3.1 +25.0 + 0.7 - 1.8 - 4.6	1,584 5,848 6,431 765 777 1,901 1,917 19,223	1,670 6,112 6,086 826 1,077 1,866 1,971 19,608	+ 5.4 + 4.5 - 5.4 + 8.0 +38.6 - 1.8 + 2.8 + 2.0	
			Used commer	ccial vehicl	es		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	283 707 543 121 219 467 355 2,695	294 629 522 120 223 495 269 2,552	+ 3.9 -11.0 - 3.9 - 0.8 + 1.8 + 6.0 -24.2 - 5.3	319 1,228 985 144 245 778 502 4,201	351 1,139 958 190 271 787 442 4,138	+10.0 - 7.2 - 2.7 +31.9 +10.6 + 1.2 -12.0 - 1.5	

TABLE 4. Sales Finance Companies

entervojavudovendidasci A. diločili dir varios antonio yspiš ytit esili kriedio nidi bandinis (prossus v		Wholesale		Average repayment terms on retail paper purchased				
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passenge and comm vehic	ercial	Other consumer goods	Other comm. & indus-trial goods	
	milli	ons of doll	ars	1	mo	nths	,	
Calendar Years 1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9	
1961 - II III IV	368 201 408	401 296 352	223 128 184	26.4 27.4 26.6	17.8 17.7 17.9	26.7 24.6 23.4	26.6 31.5 30.8	
1962 - I II III IV	387 485 231 450	341 479 327 354	230 236 140 2 3 7	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9	
1963 - I II III	457 529 257	394 558 363	300 271 165	28.0 28.7 29.9	20 .3 20 . 0 20 . 2	23.6 25.0 25.8	32.6 33.2r 31.4	

^{..} Figures not available.



CATALOGUE No.

61-004

MONTHLY

CANADA. STATISTICS

OTTAWA - CANADA

Published by Authority of the Minister of Trade and Commerce

Vol. 16 No. 10 CREDIT STATISTICS (S- To Price:

\$2.00 a year

(Final 1962 and Revised 1963 Data for Sales Finance and Small Loan Companies)

October 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	Outstanding at Me	onth-End
Selected cledit morders	October 1962	October 1963	Change
			%
Sales finance companies: Consumer goods Commercial goods	798 444	875 483	+ 9.6 + 8.8
Small loan companies: Cash loans	635 49	730 55	+15.0 +12.2
Department stores	372	397	+ 6.7
Furniture, appliance stores	187	191	+ 2.1
Chartered banks: Personal loans: Fully secured Home improvement	360 70 1,196	392 72 1,393	+ 8.9 + 2.9 +16.5

January, 1964

6422-501

Prepared in the Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

	Sales f		if .	l loan anies	Depart-		
Year and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	Furniture, appliance stores	
End of:		millions of	dollars	Successive management and successive	nd-ritgere mitgeschtitzigen unter erhögen. Zichen ningegen diesen zeiter mitten in Abharandisse steller		
1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195	
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	743 737 739 755 771 782 795 805 798 798 799 801	392 390 390 398 407 423 431 438 445 444 442 440	562 566 576 586 595 604 614 625 631 635 644 662	35 36 37 39 40 42 43 45 49 49 50 52	387 370 359 366 367 364 356 356 366 372 385 427	190 185 181 181 182 183 182 184 186 187 189	
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct.	799 794 799 818 844 865 883 886 877 875	437 437 438 446 457 469 477 480 483 483	661 666 674 687 700 709 720 727 728 730	51 51 52 52 52 53 54 55 55	411 394 383 385 387 387 380 381 394 397	190 187 184 185 186 185 186 188	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

(3) Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.

(4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

The state of the s	entransista de la companya della companya della companya de la companya della com	Manufacture (per special per s	Angerganie man amerikanie min min man materiale amerikanie	garragaran san ananan	properties that derives the last environment	ern verticator has been de l'escribed	CORP. Sept. Comments of the contract of the co	
		Sub- total (excl.	Life insurance companies		deal (ex. d furnitu	ers lept., ire and	Oil company credit	Credit unions
Home	Other	(7)	policy loans	loans	stor Instal-	es)	cards (9)	(10)
ment	Shining Shickle Shinings Little		The control of the co		(8)	(8)		
				million	ns of doll	ars		
24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43	174 226 258 320 397 433 516
66 66 65 66 67 69 68	1,040 1,042 1,067 1,103 1,167 1,216 1,224	3,355 3,347 3,376 3,471 3,562 3,640 3,665	359 360 361 362 363 364 364	18 19 21 21 20 20	92 93	367 380	43 48	• •
69 71 70 71 70	1,223 1,201 1,196 1,181 1,183	3,681 3,668 3,667 3,680 3,761	366 368 369 370 372	21 22 22 23 27	93 102	37 4	57 49	575
68 68 67 68	1,181 1,187 1,206 1,242 1,286	3,718 3,699 3,716 3,797 3,869	373 374 375 377 378	24 28 30 28 22	92	385	45	
70 70 72 72 72	1,330 1,354 1,371 1,380 1,393	3,969 4,021 4,054 4,073 4,105	380 381 382 384 385	23 25 24 24 24	94 96	396 394	50 60	0 0
	Home improvement 24 38 48 58 60 56 66 66 66 67 69 68 69 71 70 71 70 68 68 69 71 70 72 72	improvement 24	Home improvement Cther ment Cther	Companies Companies Companies Col.2 Companies Companies	Home improvement Cther ment Cther ment	Care Care	Contact Contact Companies Contact Companies Contact	Cuebec Savings Coulons Coulo

(5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

(6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

(7) Sub-total of series available on a monthly basis. It excludes commercial goods

financing by sales finance companies (col. 2).

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	Cons	umer go	oda		Co	mmercia	7 goods		
Year	Passenger		Tot	al	Commer-			al	m , ,
and month	cars (1)	0ther (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total retail
		. %			and the state of t			%	
		V	alue of	contract	s financed	during	month		
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1963 - Jan Feb Mar Apr May - June - July - Aug Sept.	39.1 41.7 55.3 64.8 71.3 65.9 65.5 65.0 41.0 50.7 49.8 44.7 46.2 58.0 77.7 72.9 74.9 57.0 45.4	14.8 13.9 13.8 15.7 19.8 18.2 17.6 19.3 18.3 17.6 17.7 18.6 14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7	53.9 55.6 69.1 80.5 91.1 83.1 75.3 68.3 67.5 63.3 61.2 58.5 70.7 91.3 91.0 92.5 72.8 62.1	+ 6.9 + 4.1 +13.1 +15.3 +10.8 + 7.4 + 4.7 + 8.8 +11.7 +12.9 +13.3 +23.9 +13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7	8.9 9.2 10.2 13.1 14.0 13.7 13.0 13.2 13.5 11.6 11.8 11.0 10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2	16.9 14.1 18.2 20.4 23.7 23.0 21.5 20.4 21.3 19.5 15.7 20.5 16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3	25.8 23.3 28.4 33.5 37.7 36.7 34.5 33.6 31.1 27.5 31.5 26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5	+ 9.8 +14.8 + 2.2 +20.5 + 4.1 + 7.9 +19.0 + 1.2 + 6.4 +11.1 -12.7 +17.1 + 3.5 + 4.2 + 9.0 +10.1 +13.3 + 7.7 - 3.7	79.7 78.9 97.5 114.0 128.8 120.8 117.6 108.9 94.1 95.0 94.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6

Passenger car financing includes cars sold for commercial as well as personal use.
 Covers such lines as furniture, appliances, jewellery, etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory shipment, etc.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

Consideration and a grant (Triver Strumer, Dr., Our stands of		Consumer	goods	COME TRANSPORT TO A STATE OF THE STATE OF TH	Commercial goods				
Year	Passenger	Odnika o so	Tot	al	Commer-	Cit	Tot	tal	Intal
and month	/ - \	Cther (2)	Amount	Change	cial vehicles	Cther (4)	Amount	Change (3)	retail
Bing consider activity and writing and a second activity of the activity of th	mageminista ajakon vililisessa dega - religiorenziĝia en altaziza digizionezizan enzopal	ank una inggerang raph inggi saber l	The come agreement was a sign of the trans-	Nacionalistics as not or not C / **	esen o la le estar propagarentid	en Compression and Administration	w browns drivernesses	franco and a and	(Фен Наст (Ф) - Оветновы поданадам
	Commenced rottomer - At 12 topologic and	hildren the the think to do had	Balar	ces out	standing at	month-	end	gran samme management are seen as	y door in the control to the control
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	558.2 553.7 558.2 572.2 585.2 597.4 610.1 617.0 612.4 611.6 610.5 608.9	184.8 183.4 181.1 182.7 185.4 184.3 185.3 186.1 186.1 185.9 182.8	743.0 737.1 739.3 754.9 770.6 781.7 795.4 805.4 798.5 797.5 799.3 801.0	- 8.1 - 7.1 - 5.7 - 3.8 - 2.0 - 1.5 (1) + 2.0 + 4.3 + 6.0	136.4 135.1 134.5 136.2 139.1 142.0 144.0 147.6 151.0 150.8 151.4	255.9 254.6 255.4 261.6 268.2 261.0 287.1 290.7 294.0 293.4 291.1 288.5	392.3 389.7 389.9 397.8 407.3 423.0 431.1 438.3 445.0 444.2 442.5 439.9	+ 0.3 + 0.6 + 1.9 + 1.3 + 4.9 + 6.4 + 9.2 + 9.9	1,135.3 1,126.8 1,129.2 1,152.7 1,177.9 1,204.7 1,226.5 1,243.7 1,241.7 1,241.8 1,240.9
1963 - Jan Feb Har Arr Hay - June - July - Aug Sept Cct.	609.2 608.1 616.3 636.3 661.9 681.5 692.6 702.0 692.8 691.4	189.7 185.7 182.5 181.5 183.1 184.1 184.2 185.9	798.9 793.8 792.8 817.8 844.4 864.6 882.7 886.2 876.7	+ 7.5 - 7.7 + 8.0 + 8.3 - 9.6 +10.6 +10.0 + 9.8 + 9.7	151.2 151.1 151.6 154.7 159.3 163.7 167.7 170.4 171.8 172.8	286.0 286.1 286.3 291.2 298.1 305.4 309.4 309.9 311.5 309.9	437.2 437.2 437.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0

(1) No change.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

								A STATE OF THE PARTY OF THE PAR	
	C	onsumer	goods		Commercial goods				
Year	Passenger	01.7	Tot	al	Commer-	Other	Tot	al	Total
and m on th	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
				Repaymer	nts during	month			ndint (days adalased) code (Tillbrands) - A
1962 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	49.5 46.2 50.8 50.8 58.3 53.7 52.8 49.1 45.6 51.5 50.9 46.6	17.2 15.3 16.1 14.1 17.1 19.3 16.6 16.2 20.6 17.8 14.8 15.3	66.7 61.5 66.9 64.9 75.4 73.0 69.4 65.3 65.7 61.6	- 4.7 -10.7 - 4.7 - 6.5 - 2.3 + 0.7 - 9.2 + 3.5 + 0.7 - 12.2 (1)	10.5 10.5 10.8 11.4 11.1 10.8 11.0 9.6 10.1 11.8 11.2 11.0	18.1 15.4 17.4 14.2 17.1 10.2 15.4 16.8 18.0 20.1 18.0 23.1	28.6 25.9 28.2 25.6 28.2 21.0 26.4 26.4 28.1 31.9 29.2 34.1	+11.7 + 2.8 + 6.0 + 2.0 + 20.5 - 24.5 - 2.9 -19.3 - 4.2 - 5.5 + 7.2 + 2.8	95.3 87.4 95.1 90.5 103.6 94.0 95.8 91.7 94.3 101.2 94.9 95.7
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2	+ 2.8 + 1.5 + 2.5 + 11.3 + 7.4 + 36.7 + 19.7 + 23.1 + 8.5 + 13.5	92.7 89.9 94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6

⁽¹⁾ No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

T		Units		Amour	nt of finan	cing
Province	October 1962(2)	October 1963	Change prev. yr.	October 1962(2)	October 1963	Change prev. yr
	numl		%	\$'0		%
			New passe	nger cars		
tlantic Provinces. uebec	865 4,225 4,748 425 549 979 765 12,556	926 5,718 4,931 503 704 1,083 991 14,856	+ 7.1 +35.3 + 3.9 +18.4 +28.2 +10.6 +29.5 +18.3	2,074 10,839 11,657 1,058 1,271 2,481 1,926 31,306	2,335 15,139 12,808 1,347 1,835 2,866 2,806 39,136	+12.6 +39.7 + 9.9 +27.3 +44.4 +15.5 +45.7 +25.0
			New commerci	al vehicles		
tlantic Provinces. quebec Intario Ianitoba Iaskatchewan Iberta British Columbia(1) Canada	189 608 494 71 110 295 163 1,930	231 696 691 105 158 400 246 2,527	+22.2 +14.5 +39.9 +47.9 +43.6 +35.6 +50.9 +30.9	624 2,979 1,696 317 336 1,034 556 7,542	814 3,023 2,420 419 487 1,519 857 9,539	+30.4 + 1.5 +42.7 +32.2 +44.9 +46.9 +54.1 +26.5
			Used passe	enger cars		
tlantic Provinces. quebec Intario Idanitoba Idaskatchewan Iberta Isritish Columbia(1) Canada	1,473 5,245 5,930 894 1,145 2,104 1,709 18,500	1,457 6,409 5,644 897 1,250 2,010 1,810 19,477	- 1.1 +22.2 - 4.8 + 0.3 + 9.2 - 4.5 + 5.9 + 5.3	1,421 5,472 6,617 854 1,053 2,133 1,866 19,416	1,493 7,474 6,917 940 1,211 2,146 2,143 22,324	+ 5.1 +36.6 + 4.5 +10.1 +15.0 + 0.6 +14.8 +15.0
			Used commen	rcial vehicl	.es	
tlantic Provinces. Quebec Anitoba askatchewan British Columbia(1) Canada	298 681 540 115 192 439 321 2,586	242 757 537 121 204 544 301 2,706	-18.8 +11.2 - 0.6 + 5.2 + 6.2 +23.9 - 6.2 + 4.6	394 1,121 1,006 170 219 651 504 4,065	328 1,429 928 237 287 856 477 4,542	-16.8 +27.5 - 7.8 +39.4 +31.0 +31.5 - 5.4 +11.7

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised.

		Wholesale		1	~~	payment ter paper purcha	
Date	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenge and comm vehic	ercial	Other consumer goods	Other comm. & indus-trial goods
	milli	ons of doll	ars		n	onths	
Calendar Years 1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.l 25.2 25.9	17.0 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9
1961 - II III IV	368 201 408	401 296 352	223 128 184	26 . l4 27 . l4 26 . 6	17.8 17.7 17.9	26.7 24.6 23.4	26.6 31.5 30.8
1962 - I II III IV	390 489 233 454	343 483 327 357	230 237 143 240	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9
1963 - I II III	461 534 259	398 563 367	303 274 166	28.0 28.7 29.9	20.3 20.0 20.2	23.6 25.0 25.8	32.6 33.2 31.4

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - September 30, 1963 Over September 30, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	e e	e •	. +5.2
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers Garages and filling stations	+ 5.7 +11.3 - 0.8 + 6.9 + 5.6 + 0.5 - 2.7	+7.0 +4.0 +5.4 +4.7 +7.2 +7.5 +7.5	+7.6 +6.8 +6.7 +1.9 +5.2 +6.8 +1.5 +0.6 +2.7 +6.6 +7.8 (1)

^{..} Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total				
	Total	, all trad	es	Motor vehicle dealers						
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 June 30 Sept. 30	• 0 • • • • • • • •		993.5 1,088.2 998.6 1,019.9 1,018.9 1,125.1 1,044.4 1,062.9 1,071.7	17.7 17.3 16.8 18.5 17.5 17.6 18.9 18.5	83.7 82.5 86.1 91.4 85.9 86.3 89.5 96.4 91.9	101.4 99.8 102.9 109.9 103.4 104.0 107.1 115.3 110.4				
	Men's c	lothing st	ores	Family c	lothing s	tores				
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30	6.5 5.9 6.2 6.2 8.0 6.8 7.0	9.3 11.8 10.2 10.6 10.1 12.8 10.7 11.2 10.5	14.5 18.3 16.1 16.8 16.3 20.8 17.5 18.2 17.4	11.0 13.6 11.8 12.2 11.8 14.2 12.1 12.0 11.7	9.3 11.1 9.0 9.3 9.3 11.1 9.0 9.6 9.8	20.3 24.7 20.8 21.5 21.1 25.3 21.1 21.6 21.5				
	Women's	clothing s	tores	Hardware stores						
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30	3.3 2.8 2.9 2.9 3.6 3.0 3.1	10.6 11.8 10.4 10.2 10.6 12.4 10.7 10.3 11.1	13.3 15.1 13.2 13.1 13.5 16.0 13.7 13.4 14.2	9.7 10.1 9.7 10.0 10.8 11.0 10.3 10.9	28.2 27.0 24.0 27.6 27.6 28.0 24.0 29.2 29.6	37.9 37.1 33.7 37.6 38.4 39.0 34.3 40.1 41.0				
		e, applian dio stores		Jewel	lery stor	es				
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 June 30 Sept. 30	163.9 168.4 157.6 158.4 160.0 167.0 159.3	25.1 26.5 23.2 24.5 25.5 27.2 24.8 26.3 27.4	189.0 194.9 180.8 182.9 185.5 194.2 184.1 186.0 188.2	12.0 15.2 12.5 11.7 11.3 14.7 12.3 11.5	5.1 7.9 5.1 5.4 5.3 8.4 5.7 5.5	17.1 23.1 17.6 17.1 16.6 23.1 18.0 17.0 16.7				

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Fu	el dealers	-	Depart	ment stor	es		
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 June 30 June 30 Sept. 30	2.5 2.8 2.6 2.8 3.1 3.2 3.1 3.2	32.9 49.4 57.9 39.6 35.7 53.3 63.8 44.0 38.3	35.4 52.2 60.7 42.2 38.5 56.4 67.0 47.1 41.5			339.4 400.7 358.8 364.5 365.8 426.9 383.1 387.3 393.5		
		and combination (independent		General stores				
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Dec. 31 Dec. 31 June 30 Sept. 30 Sept. 30			34.9 36.7 33.7 34.3 33.1 35.5 33.2 34.1 34.0			33.6 33.3 31.0 34.3 34.9 34.9 32.4 36.3 37.2		
		rages and ing station	ns	A11 o	ther trad	es		
1961 - Sept. 30 Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30			29.8 27.7 26.7 30.3 31.5 29.4 29.6 30.9 31.5	33.5 32.2 28.6 28.6 30.1 29.5 27.0 27.7 30.4	93.4 92.4 74.0 86.8 90.2 90.1 76.3 87.9 94.2	126.9 124.6 102.6 115.4 120.3 119.6 103.3 115.6 124.6		

^{..} Figures not available.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

CATALOGUE No.

61-004

MONTHLY

(DOMINION BUREAU OF STATISTICS

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CREDIT STATISTICS

November 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s outstanding at mo	onth-end
Beleeted cledit noiders	November 1962	November 1963	Change
Sales finance companies: Consumer goods	799 442	872 480	% + 9.1 + 8.6
Small loan companies: Cash loans	644 5 0	737 55	+14.4 +10.0
Department stores	385	420	+ 9.1
Furniture, appliance stores	189	192	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	361 71 1,181	408 73 1,417	+13.0 + 2.8 +20.0

February, 1964

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

dimension	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores
	End of:		millions	of dollar	S		
1 2 3 4 5 6 7	1955 6 7 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195
8 9 10 11	1962 - Aug. - Sept. - Oct. - Nov.	805 798 798 799	438 445 444 442	625 631 635 644	45 49 49 50	356 366 372 385	184 186 187 189
12 13 14 15 16 17	- Dec. 1963 - Jan Feb Mar Apr May	801 799 794 799 818 844	440 437 437 438 446 457	662 661 666 674 687 700	52 51 51 51 52 52	427 411 394 383 385 387	194 190 187 184 184 185
18 19 20 21 22 23	- June - July - Aug Sept Oct Nov.	865 883 886 877 875 872	469 477 480 483 483 480	709 720 727 728 730 737	52 53 54 55 55 55	387 380 381 394 397 420	186 185 186 188 191 192

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Chartered banks personal loans Fully Home			total insurance		Quebec savings banks' Other ret dealer (ex. dep furniture applian stores		ers ept., ce and ince	Oil company credit cards	Credit	
	improve- ment	Other	(7)	loans	loans	Instal- ment (8)	Charge (8)	cards (9)	(10)	No.
			m	illions of	dollars					
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 516	1 2 3 4 5 6 7
374 366 360 361	69 71 70 71	1,223 1,201 1,196 1,181	3,681 3,668 3,667 3,680	366 368 369 370	21 22 22 23	93	374	57	••	8 9 10 11
372 357 352 352 361 346	70 68 68 67 68 69	1,183 1,181 1,187 1,206 1,242 1,286	3,761 3,718 3,699 3,716 3,797 3,869	372 373 374 375 377 378	27 24 28 30 28 22	102 92	402 385	49 45	575	12 13 14 15 16 17
370 376 r 377 r 379 392 408	70 70 72 72 72 73	1,330 1,354 ¹ 1,371 ¹ 1,380 1,393 1,417		380 381 382 384 385 385	23 25 24 24 24 27	94 96	396 394	50 60	••	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(10)	Amount	Change (3)	retail
	% %								
1962 - Aug. - Sept. - Oct. - Nov.	50.7 49.8	19.3 18.3 17.6 17.7	75.3 59.3 68.3 67.5 63.3	+ 8.8 +11.7 +12.9 +13.3 +23.9	13.2 13.5 11.6 11.8	20.4 21.3 19.5 15.7 20.5	33.6 34.8 31.1 27.5 31.5	+ 1.2 + 6.4 +11.1 -12.7	108.9 94.1 99.4 95.0 94.8
- Dec. 1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	44.7 46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3	18.6 14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2	61.2 58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5	+13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4	11.0 10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2	16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5	26.7 26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7	+17.1 + 3.5 +12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3	87.9 84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2
			Balan	ces outs	tanding a	t month	-end		
1962 - Aug. - Sept. - Oct. - Nov. - Dec.	617.0 612.4 611.6 610.5 608.9	188.4 186.1 185.9 188.8 192.1	799.3	(5) + 0.6 + 2.0 + 4.3 + 6.0	147.6 151.0 150.8 151.4 151.4	290.7 294.0 293.4 291.1 288.5	438.3 445.0 444.2 442.5 439.9	+ 6.4 + 8.5 + 9.8 + 9.2 + 9.9	1,243.7 1,243.5 1,241.7 1,241.8 1,240.9
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8	189.7 185.7 182.5 181.5 182.5 183.1 184.1 184.2 133.9 183.8 183.7	798.9 793.8 798.8 817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5	+ 7.5 + 7.7 + 8.0 + 8.3 + 9.6 +10.6 +10.0 + 9.8 + 9.7 + 9.2	151.2 151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6	286.0 286.1 286.3 291.2 298.1 305.4 309.4 309.9 311.5 309.9 306.7	437.2 437.9 445.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	nsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	Tot	al	Commer-	0.1	Tot	al	m . 1
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	Other (4)	Amount	Change (3)	Total retail
				%				%	
			,	Repaymen	ts during	month		,	
1962 - Aug. - Sept. - Oct. - Nov. - Dec.	49.1 45.6 51.5 50.9 46.3	16.2 20.6 17.8 14.8 15.3	65.3 66.2 69.3 65.7 61.6	- 9.2 + 3.1 - 5.2 -12.2 (5)	9.6 10.1 11.8 11.2 11.0	16.8 18.0 20.1 18.0 23.1	26.4 28.1 31.9 29.2 34.1	-18.0 -19.3 - 4.2 - 5.5 + 7.2	91.7 94.3 101.2 94.9 95.7
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1	+ 2.8 + 1.5 + 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5 +13.5 +16.8	92.7 89.9 94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6 107.3

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
- (2) Covers such lines as furniture, appliances, jewellery etc.
- (3) Percentage change from same month previous year.
- (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.
- (5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

7		Units		Amount of financing			
Province	Nov. 30, 1962 (2)	Nov. 30, 1963	Change prev. yr.	Nov. 30, 1962 (2)	Nov. 30, 1963	Change prev. yr	
	numb	er	%	\$'0	00	%	
			New passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	779 4,098 4,950 383 518 996 717 12,441	744 4,706 4,910 454 597 1,000 859 13,270	- 4.5 +14.8 - 0.8 +18.5 +15.2 + 0.4 +19.8 + 6.7	1,857 10,506 12,380 926 1,235 2,449 1,879 31,232	1,895 12,659 12,933 1,189 1,555 2,722 2,379 35,332	+ 2.0 +20.5 + 4.5 +28.4 +25.9 +11.1 +26.6 +13.1	
			New commerci	lal vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	209 680 508 74 107 318 209 2,105	182 678 577 79 154 319 194 2,183	-12.9 - 0.3 +13.6 + 6.8 +43.9 + 0.3 - 7.2 + 3.7	691 2,881 1,838 243 275 1,058 951 7,937	584 3,630 1,989 371 440 1,112 722 8,848	-15.5 +26.0 + 8.2 +52.7 +60.0 + 5.1 -24.1 +11.5	
			Used passe	enger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,412 4,902 5,615 752 1,023 2,051 1,529 17,284	1,234 5,335 5,054 779 1,055 1,678 1,366 16,501	-12.6 + 8.8 -10.0 + 3.6 + 3.1 -18.2 -10.7 - 4.5	1,398 5,225 6,415 749 962 2,152 1,677 18,578	1,313 6,092 6,182 805 1,028 1,912 1,605 18,937	- 6.1 +16.6 - 3.6 + 7.5 + 6.9 -11.2 - 4.3 + 1.9	
			Used commer	cial vehicl	es		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	280 664 507 110 179 493 298 2,531	220 552 439 120 176 428 259 2,194	-21.4 -16.9 -13.4 + 9.1 - 1.7 -13.2 -13.1 -13.3	315 1,266 738 140 188 761 493 3,901	284 1,001 744 226 193 537 377 3,362	- 9.8 -20.9 + 0.8 +61.4 + 2.7 -29.4 -23.5 -13.8	

Includes Yukon and Northwest Territories. (1) Includes (2) Revised.

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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

December 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s outstanding at mo	onth-end
Selected Cledit Molders	December 1962	December 1963	Change
Sales finance companies:			7.
Commercial goods	801 440	886 466	+10.6 + 5.9
Small loan companies: Cash loans	662 52	753 55	+13.7 + 5.8
Department stores	427	456	+ 6.8
Furniture, appliance stores	194	198	+ 2.1
Chartered banks: Personal loans: Fully secured Home improvement Other	372 70 1 , 183	392 72 1 , 432	+ 5.4 + 2.9 + 21. 0

February, 1964

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

-	1		I was a second			
Year	1		5		Depart-	Furniture,
and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
End of		millions	of dollar	S	West of the second seco	
1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195
1962 - Sept. - Oct. - Nov. - Dec.	798 798 799 801	445 444 442 440	631 635 644 662	49 49 50 52	366 372 385 427	186 187 189 194
1963 - Jan. - Feb. - Mar. - Apr. - May - June	799 794 799 818 844 865	437 437 438 446 4 57 469	661 666 674 687 700 709	51 51 51 52 52 52	411 394 383 385 387 387	190 187 184 184 185 186
- July - Aug. - Sept. - Oct. - Nov. - Dec.	883 886 87 7 875 872 886	477 480 483 483 480 466	720 727 728 730 737 753	53 54 55 55 55 55	380 381 394 397 420 456	185 186 188 191 192 198
	and month End of: 1955 6 7 8 9 1960 1 1962 - Sept Oct Nov Dec. 1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	Tear and month Consumer goods (1) End of: 1955 6 7 6 7 80 8 9 806 1960 1960 1960 1962 - Sept. Oct. Nov. 799 - Dec. 1963 - Jan. 799 - Feb. Mar. 799 - Apr. 818 - May - Apr. 818 - May - June 865 - July 883 - Aug. Sept. 877 - Oct. 875 - Nov. 872	and month Consumer goods (1) End of: 1955 6 756 7 780 8 257 9 806 9 806 1960 1960 1962 - Sept Oct Nov Dec. 801 1963 - Jan Feb Mar Apr May - Apr May - Apr May - June 883 - Apr Aug Sept Sept Sept May - Aug Sept Sept May - Aug Sept Sept May - Aug Sept Sept Sept Sept May - Sept	Year and month Consumer goods (1) End of: 1955 599 756 756 279 343 7 88 768 9 806 344 446 1960 328 393 504 1 756 395 559 1962 - Sept. Nov. Dec. 801 1963 - Jan Feb Mar Apr Apr Apr Apr Aug Sept May - June - Sept S	Year and month Comsumer goods (1) Commercial goods (2) Commercial goods (3) Instalment credit (4) End of: 1955 599 192 273 6 756 279 343 13 13 7 780 238 347 15 8 768 257 382 19 9 806 344 446 38 1960 328 393 504 45 1 756 395 559 35 1962 Sept. 798 444 635 49 1960 328 393 504 45 1 756 395 559 35 1962 Sept. 798 444 635 49 Nov. 799 437 661 51 50 1963 Jan. 799 437 661 51 51 52 1963 Jan. 799 437	Companies (retail) Companies Department and month Consumer goods (1) Commercial goods (2) Commercial goods (3) Credit (4) Companies (5)

Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

³⁾ Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.

⁴⁾ Conditional sale agreements held in connection with the retail purchases of consumers' goods.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Chartered banks personal loans		Sub- total	Life insurance	Quebec savings	Other red deale (ex. de furnitur	ers	Oil company	Credit	
Fully secured (6)	Home improve- ment	Other	(excl. col.2) (7)	companies' policy loans	banks' loans	applia store Instal- ment		credit cards (9)	unions (10)	
			m	illions of	dollars	(8)				No.
339 313 257 287 282 286 336	24 38 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	2 50 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 516	1 2 3 4 5 6 7
366 360 361 372	71 70 71 70	1,201 1,196 1,181 1,183	3,668 3,667 3,680 3,761	368 369 370 372	22 22 23 27	93	374 402	57 49	575	8 9 10 11
357 352 352 361 346 370	68 67 68 69 70	1,181 1,187 1,206 1,242 1,286 1,330	3,718 3,699 3,716 3,797 3,869 3,969	373 374 375 377 378 380	24 28 30 28 22 23	92 94	385 396	45 50	• •	12 13 14 15 16 17
376° 377° 379 390 402 392	70 72 72 72 73 72	1,354° 1,371° 1,380 1,393 1,417 1,432	4,021 4,054 4,073 4,103 4,168 4,244	381 382 384 385 385 385	25 24 24 24 27 23	96	394	60 54	••	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	С	goods			Com	mercial	goods		
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
						%			
1962 - Sept. - Oct. - Nov. - Dec.	41.0 50.7 49.8 44.7	18.3 17.6 17.7 18.6	59.3 68.3 67.5 63.3	+11.7 +12.9 +13.3 +23.9	13.5 11.6 11.8 11.0	21.3 19.5 15.7 20.5	34.8 31.1 27.5 31.5	+ 6.4 +11.1 -12.7 +17.1	94.1 99.4 95.0 94.8
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2	14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	61.2 58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5 70.3	+13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1	10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2 12.2	16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5 18.9	26.7 26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7 31.1	+ 3.5 +12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 1.3	87.9 84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2 101.4
			Balan	ces outs	tanding a	t month	-end		
1962 - Sept. - Oct. - Nov. - Dec.	612.4 611.6 610.5 608.9	186.1 185.9 188.8 192.1	798.5 797.5 799.3 801.0	+ 0.6 + 2.0 + 4.3 + 6.0	151.0 150.8 151.4 151.4	294.0 293.4 291.1 288.5	445.0 444.2 442.5 439.9	+ 8.5 + 9.8 + 9.2 + 9.9	1,243.5 1,241.7 1,241.8 1,240.9
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Cct Nov Dec.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 636.2	189.7 185.7 182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 183.7	793.8	+ 7.5 + 7.7 + 8.0 + 8.3 ÷ 9.6 +10.6 +11.0 + 9.8 + 9.7 + 9.2 + 8.9	151.2 151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6 173.1	286.0 286.1 286.3 291.2 298.1 305.4 309.4 309.9 311.5 309.9 306.7 305.2	437.2 437.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3 478.3	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.7 + 8.5 + 8.7	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,350.4

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Total		Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
					%				
				Repaymen	ts during	month			
1962 - Sept. - Oct. - Nov. - Dec.	45.6 51.5 50.9 46.3	20.6 17.8 14.8 15.3	66.2 69.3 65.7 61.6	+ 3.1 - 5.2 -12.2 (5)	10.1 11.8 11.2 11.0	18.0 20.1 18.0 23.1	28.1 31.9 29.2 34.1	-19.3 - 4.2 - 5.5 + 7.2	94.3 101.2 94.9 95.7
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9 54.8	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3 15.9	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.7	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +14.8	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 36.2 34.1 33.1	1 6	92.7 89.9 94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6 107.3 103.8

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing			
Province	December 1962 (2)	December 1963	Change prev. yr.	December 1962 (2)	December 1963	Change prev. yr.	
	num		%	\$'0	00	%	
			New passe	nger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	601 3,811 4,435 320 446 830 748 11,191	687 4,544 4,879 357 555 995 814 12,831	+14.3 +19.2 +10.0 +11.6 +24.4 +19.9 + 8.8 +14.7	1,461 9,905 11,209 781 1,072 2,020 1,970 28,418	1,783 12,353 12,970 922 1,495 2,659 2,381 34,563	+ 22.0 + 24.7 + 15.7 + 18.1 + 39.5 + 31.6 + 20.9 + 21.6	
			New commerci	al vehicles			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	162 580 545 65 87 270 198 1,907	215 639 598 76 156 329 194 2,207	+32.7 +10.2 + 9.7 +16.9 +79.3 +21.9 - 2.0 +15.7	522 2,525 1,969 202 215 909 771 7,113	729 3,174 2,194 242 431 1,179 881 8,830	+ 39.7 + 25.7 + 11.4 + 19.8 +100.5 + 29.7 + 14.3 + 24.1	
			Used passe	nger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,158 4,473 4,666 629 852 1,626 1,465 14,869	1,053 4,695 4,713 618 945 1,517 1,344 14,885	- 9.1 + 5.0 + 1.0 - 1.7 +10.9 - 6.7 - 8.3 + 0.1	1,172 4,911 5,422 656 794 1,753 1,567 16,275	1,145 5,545 6,064 671 974 1,642 1,632 17,673	- 2.3 + 12.9 + 11.8 + 2.3 + 22.7 - 6.3 + 4.1 + 8.6	
			Used commer	cial vehicl	es		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	240 594 500 98 161 362 275 2,230	201 520 425 128 186 392 270 2,122	-16.2 -12.5 -15.0 +30.6 +15.5 + 8.3 - 1.8 - 4.8	329 1,027 1,145 209 205 564 406 3,885	281 972 648 266 239 584 538 3,528	- 14.6 - 5.4 - 43.4 + 27.3 + 16.6 + 3.5 + 32.5 - 9.2	

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

	,	Wholesale			Average repayment terms on retail paper purchased				
Date	Paper purchased	Estimated repay-	ated out-		r cars ercial les	Other consumer	Other comm. & indus-		
	purchased	ments	(end of period)	New	Used	goods	trial goods		
Calendar Years	milli	ons of doll	ars		mo	nths	t		
1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.0 17.6 17.6	20 .1 23 .2 23 .3	25.1 26.9 27.9		
1961 - II III IV	368 201 408	401 296 352	223 128 184	26.4 27.4 26.6	17.8 17.7 17.9	26.7 24.6 23.4	26.6 31.5 30.8		
1962 - I II IV	390 489 233 454	343 483 327 357	230 237 143 240	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9		
1963 - I II III IV	461 534 259 568	398 563 367 442	303 274 166 292	28.0 28.7 29.9 28.3	20.3 20.0 20.2 19.5	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1		

^{..} Figures not available.



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CREDIT STATISTICS (Selected bolder.

January 1964

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Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	outstanding at mo	onth-end
Selected credit holders	January 1963	January 1964	Change
			7.
Sales finance companies: Consumer goods Commercial goods	799 437	867 477	+ 8.5 + 9.2
Small loan companies: Cash loans Instalment credit	661 51	753 55	+13.9 + 7.8
Department stores	411	442	+ 7.5
Furniture, appliance stores	190	194	+ 2.1
Chartered banks: Personal loans: Fully secured Home improvement Other	357 68 1,181	386 71 1,446	+ 8.1 + 4.4 +22.4

March, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
			millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195
8 9 10 11	1962 - Oct. - Nov. - Dec. 1963 - Jan.	798 799 801 799	444 442 440 437	635 644 662 661	49 50 52 51	372 385 427 411	187 189 194 190
12 13 14 15 16 17	- Feb Mar Apr May - June - July	794 799 818 844 865 883	437 438 446 457 469 477	666 674 687 700 709 720	51 52 52 52 52 53	394 383 385 387 387 380	187 184 184 185 186 185
18 19 20 21 22 23	- Aug. - Sept. - Oct. - Nov. - Dec. 1964 - Jan.	886 877 875 872 672 ^r 867	480 483 483 480 478 r 477	727 728 730 737 753 753	54 55 55 55 55 55	381 394 397 420 457 r 442	186 188 191 192 198

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	Home improve-		Sub- total (excl. col.2) (7)	loans	loans	Other retail dealers (ex. dept., furniture and appliance stores) Instal- ment (8) Charge (8)		Oil company credit cards (9)	Credit unions (10)	No
			m	illions of	dollars					
339 313 257 287 282 286 336	24 28 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43	174 226 258 320 397 433 516	1 2 3 4 5 6
360 361 372 357	70 71 70 68	1,196 1,181 1,183 1,181	3,667 3,680 3,761 3,718	369 370 372 373	22 23 27 24	102	402	49	5 75	8 9 10 11
352 352 361 346 370 376	68 67 68 69 70 70	1,187 1,206 1,242 1,286 1,330 1,354	3,699 3,716 3,797 3,869 3,969 4,021	374 375 377 378 380 381	28 30 28 22 23 25	92 94	385 396	45 50	0 0 0 0	12 13 14 15 16 17
377 379 390 402 392 386	72 72 72 73 72 71	1,371 1,380 1,394 ² 1,418 ² 1,432 1,446		382 384 385 385 385 386	24 24 24 27 23 24	96	394 424	60 54	0 0	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods			Com	mercial	goods		
Year	Passenger	0.1	To	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%			%			
		V	alue of	contrac	ts financ	ed duri	ng month			
1962 - Oct. - Nov. - Dec.	50.7 49.8 44.7	17.6 17.7 18.6	68.3 67.5 63.3	+12.9 +13.3 +23.9	11.6	19.5 15.7 20.5		+11.1 -12.7 +17.1	99.4 95.0 94.8	
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2	14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	61.2 58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5	+13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1	10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2	16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5	26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7	+ 3.5 +12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 0.6	87.9 84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2 101.6	
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9	
			Balar	ces outs	tanding a	t month	-end			
1962 - Oct. - Nov. - Dec.	611.6 610.5 608.9	185.9 188.8 192.1	797.5 799.3 801.0	+ 2.0 + 4.3 + 6.0	150.8 151.4 151.4	293.4 291.1 288.5	442.5	+ 9.8 + 9.2 + 9.9	1,241.7 1,241.8 1,240.9	
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.2	189.7 185.7 182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 183.7	798.9 793.8 798.8 817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5 872.1	+ 7.5 + 7.7 + 8.0 + 8.3 + 9.6 +10.6 +10.0 + 9.8 + 9.7 + 9.2 + 8.9	151.2 151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6 173.1	286.0 286.1 286.3 291.2 298.1 305.4 309.9 311.5 309.9 306.7 305.2	437.2 437.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 + 8.7	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,350.4	
1964 - Jan.	682.9	184.5	867.4	+ 8.6	17:,.9	302.4	477.3	+ 9.2	1,344.7	

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TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Total		Maka 1
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)	Total retail
		%			%				
				Repaymen	ts during	month			
1962 - Oct. - Nov. - Dec.	51.5 50.9 46.3	17.8 14.8 15.3	69.3 65.7 61.6	- 5.2 -12.2 (5)	11.8 11.2 11.0	20.1 18.0 23.1	31.9 29.2 34.1	- 4.2 - 5.5 + 7.2	101.2 94.9 95.7
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9 54.8	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3 15.9	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.7	-5.1 +3.4 -1.8 +11.4 -8.2 -3.0 +7.2 +6.1 +8.2 +16.0 +11.4 +14.8	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1 33.3	+ 2.8 + 1.5 + 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5 +13.5 +16.8 - 2.3	92.7 89.9 94.6 100.8 99.5 106.0 101.8 102.1 116.6 107.3 104.0
1964 - Jan.	45.5	14.8	70.3	+11.1	9.0	21.3	30.3	+ 3.1	100.6

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finan	cing
Province	January 1963	Januar y 1964	Change prev. yr.	January 1963	January 1964	Change prev. yr.
	numl		%	\$'0		%
			New passer	nger cars	1	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	645 3,548 4,265 312 360 835 837 10,802	629 3,720 4,318 372 438 932 928 11,337	- 2.5 + 4.8 + 1.2 +19.2 +21.7 +11.6 +10.9 + 5.0	1,617 9,299 10,830 773 927 2,232 2,220 27,898	1,726 10,241 11,645 1,014 1,166 2,547 2,741 31,080	+ 6.7 +10.1 + 7.5 +31.2 +25.8 +14.1 +23.5 +11.4
			New commercia	al vehicles		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	164 576 531 61 86 267 160 1,845	170 536 530 62 130 300 191 1,919	+ 3.7 - 6.9 - 0.2 + 1.6 +51.2 +12.4 +19.4 + 4.0	561 2,503 2,041 238 319 873 587 7,122	597 2,424 1,840 233 530 1,199 679 7,502	+ 6.4 - 3.2 - 9.8 - 2.1 +66.1 +37.3 +15.7 + 5.3
			Used passe	nger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,124 4,452 5,642 605 741 1,510 1,662 15,736	991 4,896 5,077 685 908 1,958 1,717 16,232	-11.8 +10.0 -10.0 +13.2 +22.5 +29.7 + 3.3 + 3.2	1,178 5,377 7,210 656 737 1,794 2,018 18,970	1,169 6,218 7,067 805 980 2,474 2,393 21,106	- 0.8 +15.6 - 2.0 +22.7 +33.0 +37.9 +18.6 +11.3
			Used commer	cial vehicl	.es	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	221 498 493 68 120 410 291 2,101	195 396 418 99 147 431 276 1,962	-11.8 -20.5 -15.2 +45.6 +22.5 + 5.1 - 5.2 - 6.6	295 826 867 107 161 667 503 3,426	316 725 733 208 190 729 440 3,341	+ 7.1 -12.2 -15.5 +94.4 +18.0 + 9.3 -12.5 - 2.5

⁽¹⁾ Includes Yukon and Northwest Territories

TABLE 4. Sales Finance Companies

		Wholesale		Average repayment terms on retail paper purchased				
Date	Paper Purchased	Estimated Repay-	Balances out- standing	Passenge and comm vehic	ercial	Other consumer	Other comm. & indus-	
		ments	(end of period)	New	Used	goods	trial goods	
Calendar Years	milli	ons of doll	ars		. m	onths		
1957 1958 1959 1960	1,185 1,105 1,307 1,354	1,165 1,116 1,301 1,322	202 191 197 229	24.1 25.2 25.9	17.6 17.6 17.6	20.1 23.2 23.3	25.1 26.9 27.9	
1961 - II III IV	368 201 408	40 1 296 352	223 128 184	26.4 27.4 26.6	17.8 17.7 17.9	26.7 24.6 23.4	26.6 31.5 30.8	
1962 - I II III IV	390 489 233 454	343 483 327 357	230 237 143 240	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9	
1963 - I II III IV	461 534 259 568	398 563 36 7 442	303 274 166 292	28.0 28.7 29.9 28.3	20.3 20.0 20.2 20.1	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1	

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - December 31, 1963 Over December 31, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	0 0	0 6	+5.2
Department stores	• •	• •	+7.0
Motor vehicle dealers	+ 2.3	+10.1	+8.7
Men's clothing stores	+ 5.0	+ 6.2	+5.8
Family clothing stores	- 0.7	+12.6	+5.1
Women's clothing stores	+22.2	+ 2.4	+6.9
Hardware stores	+10.0	+ 5.4	+6.7
Furniture, appliance and radio stores	+ 0.3	+10.3	+1.7
Jewellery stores	- 0.7	+ 7.1	+2.2
Grocery and combination			
(independent) stores	0 0		+4.8
General stores	• •	• 0	+7.4
Fuel dealers	+12.9	+ 5.1	+5.5
Garages and filling stations	0 0	0 *	+2.7
ouraged and rearrang ordered to the territorial			

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Total	, all trad	es	Motor vehicle dealers				
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31		••	1,088.2 998.6 1,019.9 1,018.9 1,125.1 1,044.4 1,062.9 1,071.7 1,183.3	17.3 16.8 18.5 17.5 17.7 17.6 18.9 18.5 18.1	82.5 86.1 91.4 85.9 86.3 89.5 96.4 91.9 95.0	99.8 102.9 109.9 103.4 104.0 107.1 115.3 110.4 113.1		
	Men's c	lothing st	ores	Family c	lothing s	tores		
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	6.5 5.9 6.2 6.2 8.0 6.8 7.0 6.9 8.4	11.8 10.2 10.6 10.1 12.8 10.7 11.2 10.5 13.6	18.3 16.1 16.8 16.3 20.8 17.5 18.2 17.4 22.0	13.6 11.8 12.2 11.8 14.2 12.1 12.0 11.7	11.1 9.0 9.3 9.3 11.1 9.0 9.6 9.8 12.5	24.7 20.8 21.5 21.1 25.3 21.1 21.6 21.5 26.6		
	Women's	clothing s	tores	Hardw	Hardware stores			
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	3.3 2.8 2.9 2.9 3.6 3.0 3.1 4.4	11.8 10.4 10.2 10.6 12.4 10.7 10.3 11.1 12.7	15.1 13.2 13.1 13.5 16.0 13.7 13.4 14.2	10.1 9.7 10.0 10.8 11.0 10.3 10.9 11.4 12.1	27.0 24.0 27.6 27.6 28.0 24.0 29.2 29.6 29.5	37.1 33.7 37.6 38.4 39.0 34.3 40.1 41.0 41.6		
		e, applian dio stores		Jewel	lery stor	es		
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	168.4 157.6 158.4 160.0 167.0 159.3 159.7 160.8 167.5	26.5 23.2 24.5 25.5 27.2 24.8 26.3 27.4 30.0	194.9 180.8 182.9 185.5 194.2 184.1 186.0 188.2	15.2 12.5 11.7 11.3 14.7 12.3 11.5 11.0 14.6	7.9 5.1 5.4 5.3 8.4 5.7 5.5 5.7	23.1 17.6 17.1 16.6 23.1 18.0 17.0 16.7 23.6		

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total		
	Fu	el dealers		Depart	Department stores			
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 1963 - March 31 June 30 Sept. 30 Dec. 31	2.8 2.6 2.8 3.1 3.2 3.1 3.2	49.4 57.9 39.6 35.7 53.3 63.8 44.0 38.3 56.0	52.2 60.7 42.2 38.5 56.4 67.0 47.1 41.5 59.5	• • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	400.7 358.8 364.5 365.8 426.9 383.1 387.3 393.5 456.7		
		and combine		Gene	ral store	s		
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	• • • • • • • • • • • • • • • • • • •		36.7 33.7 34.3 33.1 35.5 33.2 34.1 34.0 37.2		• • • • • • • • • • • • • • • • • • •	33.3 31.0 34.3 34.9 34.9 32.4 36.3 37.2 37.5		
		rages and ing statio	ns	A11 c	ther trad	es		
1961 - Dec. 31 1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	0 • 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	27.7 26.7 30.3 31.5 29.4 29.6 30.9 31.5 30.2	32.2 28.6 28.6 30.1 29.5 27.0 27.7 30.4 29.7	92.4 74.0 86.8 90.2 90.1 76.3 87.9 94.2 91.0	124.6 102.6 115.4 120.3 119.6 103.3 115.6 124.6 120.7		

^{..} Figures not available.



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CREDIT STATISTICS (Selected Wholes

February 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s outstanding at mo	onth-end
beleeted credit norders	February 1963 February 1964		Change
	Millions	%	
Sales finance companies: Consumer goods Commercial goods	794 437	858 485	+ 8.1 +11.0
Small loan companies: Cash loans Instalment credit	666 5 1	750 51	+12.6 (1)
Department stores	394	421	+ 6.9
Furniture, appliance stores	187	190	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	352 68 1,187	395 72 1,462	+12.2 + 5.9 +23.2

⁽¹⁾ No change.

April, 1964 6422-501 Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales f companies		1	ll loan panies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Consumer cial commer- cial loans (1) goods (2) Cash credit (4)		ment stores (5)	appliance stores	
	End of:		millions	of dollar	S		
1 2 3 4 5 6 7	1955 6 7 8 9 1960	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195 195
8 9 10 11	1962 - Oct. - Nov. - Dec. 1963 - Jan.	79 8 799 801 799	444 442 440 437	635 644 662 661	49 50 52 51	372 385 427 411	187 189 194 190
12 13 14 15 16 17	- Feb Mar Apr May - June - July	794 799 818 844 865 883	437 438 446 457 469 477	666 674 687 700 709 720	51 51 52 52 52 53	394 383 385 387 387 380	187 184 184 185 186 185
18 19 20 21 22 23	- Aug Sept Oct Nov Dec. 1964 - Jan Feb.	826 877 875 872 873° 867 858	480 483 483 480 478 478 ^r 485	727 728 730 737 753 753 750	54 55 55 55 55 55 55	381 394 397 420 457 442 421	186 188 191 192 198 194 190

1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
 - Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

 Fully secured by marketable bonds and stocks.
 - Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
-) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	ecured improve- Other		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other red deale (ex. de furnitur applia store Instalment (8)	ers ept., ee and ence	Oil company credit cards (9)	Credit unions (10)	No .
			m	illions of	dollars			t t		
339 313 257 287 282 286 336	24 28 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 516	1 2 3 4 5 6 7
360 361 372 357	70 71 70 68	1,196 1,181 1,183 1,181	3,667 3,680 3,761 3,718	369 370 372 373	22 23 27 24	102	402	49	575	8 9 10 11
352 352 361 346 370 376	68 67 68 69 70 70	1,187 1,206 1,242 1,286 1,330 1,354	3,699 3,716 3,797 3,869 3,969 4,021	374 375 377 378 380 381	28 30 28 22 23 25	92 94	385 396	45 50	⊕ Ø	12 13 14 15 16 17
377 379 390 402 392 386 395	72 72 72 73 72 71 72	1,371 1,380 1,394 1,418 1,432 1,446 1,462	4,054 4,073 4,104 4,169 4,232r 4,214 4,199	382 384 385 385 385 386 386	24 24 24 27 23 24 26	96 104	394 424	60 54	00	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	С	onsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	
				%				%	
					ts financ			-	
1962 - Oct. - Nov. - Dec.	50.7 49.8 44.7	17.6 17.7 18.6	67.5	+12.9 +13.3 +23.9	11.8	19.5 15.7 20.5	31.1 27.5 31.5	+11.1 -12.7 +17.1	99.4 95.0 94.8
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Cct Nov Dec.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2	14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2	58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9	+13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1	10.5 10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2	16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5	26.7 26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7 31.3	+10.1 +13.3 + 7.7 - 3.7 +14.5	87.9 84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2 101.6
1964 - Jan. - Feb.	52.2 55.9	13.4 13.5		+ 7.2 +18.6	10.8	18.5 16.1	29.3 26.7		94.9 96.1
			Balan	ces outs	tanding a	t month	-end		
1962 - Oct. - Nov. - Dec.	611.6 610.5 608.9	185.9 188.8 192.1	799.3	+ 2.0 + 4.3 + 6.0	150.8 151.4 151.4	293.4 291.1 288.5	444.2 442.5 439.9		1,241.7 1,241.8 1,240.9
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.8	189.7 185.7 182.5 181.5 183.1 184.1 184.2 183.9 183.8 183.7	793.8 798.8 817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5	+ 7.7 + 8.0 + 8.3 + 9.6 +10.6 +11.0 + 9.8 + 9.7 + 9.2	151.6 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8	286.0 286.1 286.3 291.2 298.1 305.4 309.9 311.5 309.9 306.7 305.2	437.2 437.9 445.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 + 8.7	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,351.0°
1964 - Jan. - Feb.	682.9 672.9	184.5 185.4		+ 8.6 + 8.1	174.9	302.91 313.1	477.81 484.8		1,345.2 ^r 1,343.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods		
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
			%			0/,/0				
				Repaymen	ts during	month				
1962 - Oct. - Nov. - Dec.	51.5 50.9 46.3	17.8 14.8 15.3	69.3 65.7 61.6	- 5.2 -12.2 (5)	11.8 11.2 11.0	20.1 18.0 23.1	31.9 29.2 34.1	- 4.2 - 5.5 + 7.2	101.2 94.9 95.7	
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.1	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +13.8r	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1 33.3	+ 2.8 + 1.5 + 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5 +13.5 +16.6 - 2.3	92.7 89.9 94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6 107.3 103.4°	
1964 - Jan. - Feb.	56.1 r 65.9	14.8	70.9r 78.5	+12.0r +23.4	9.0 13.8	20,8° 5.9	29.8° 19.7	-25.1	100.7 ^r 98.2	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finan	cing
Province	February 1963	February 1964	Change prev. yr.	February 1963	February 1964	Change prev. yr.
	numl		%	\$'0	00	%
			New passe	nger cars		1
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	585 3,249 4,296 437 320 860 824 10,571	738 3,934 4,816 334 461 1,009 878 12,170	+ 26.2 + 21.1 + 12.1 - 23.6 + 44.1 + 17.3 + 6.6 + 15.1	1,452 8,532 11,006 991 788 2,281 2,267 27,317	1,937 10,693 13,008 911 1,220 2,850 2,567 33,186	+ 33.4 + 25.3 + 18.2 - 8.1 + 54.8 + 24.9 + 13.2 + 21.5
			New commerci	al vehicles		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	151 529 509 49 58 313 170 1,779	175 490 513 55 129 267 159	+ 15.9 - 7.4 + 0.8 + 12.2 +122.4 - 14.7 - 6.5 + 0.5	655 2,092 1,732 143 197 1,189 712 6,720	662 2,376 1,932 251 394 927 589 7,131	+ 1.1 + 13.6 + 11.5 + 75.5 +100.0 - 22.0 - 17.3 + 6.1
			Used passe	nger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,033 4,467 5,398 999 757 1,702 1,682 16,038	1,120 5,684 5,710 732 950 1,992 1,743 17,931	+ 8.4 + 27.2 + 5.8 - 26.7 + 25.5 + 17.0 + 3.6 + 11.8	1,092 5,245 6,723 1,049 718 1,999 2,028 18,854	1,331 7,086 7,692 876 1,038 2,457 2,253 22,733	+ 21.9 + 35.1 + 14.4 - 16.5 + 44.6 + 22.9 + 11.1 + 20.6
			Used commer	cial vehicl	.es	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	187 480 491 73 139 420 328 2,118	211 427 466 91 173 478 280 2,126	+ 12.8 - 11.0 - 5.1 + 24.7 + 24.5 + 13.8 - 14.6 + 0.4	282 839 922 108 165 820 459 3,595	306 700 829 167 231 748 441 3,422	+ 8.5 - 16.6 - 10.1 + 54.6 + 40.0 - 8.8 - 3.9 - 4.8

⁽¹⁾ Includes Yukon and Northwest Territories.

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CREDIT STATISTICS (Selected Loids

March 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balance	s outstanding at mo	onth-end
bereeted credit morders	March 1963	March 1964	Change
	Millions	of dollars	%
Sales finance companies: Consumer goods Commercial goods	799 438	869 485	+ 8.8 +10.7
Small loan companies: Cash loans	674 51	750 46	+11.3 - 9.8
Department stores	383	414	+ 8.1
Furniture, appliance stores	184	188	+ 2.2
Chartered banks: Personal loans: Fully secured Home improvement Other	352 67 1,206	395 70 1, 497	+12.2 + 4.5 +24.1

May, 1964 6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No,	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
61,000 (1000) (1000) (1000)	77 . 3 . 2 .		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1955 6 7 8 9 1960 1	599 756 780 768 806 828 756	192 279 288 257 344 393 395	273 343 347 382 446 504 559	6 13 15 19 38 45 35	226 244 262 282 314 368 401	175 189 195 197 202 195
3 9 10 11	1962 - Dec. 1963 - Jan. - Feb. - Mar.	801 799 794 799	440 437 437 438	662 661 666 674	52 51 51 51	427 411 394 383	194 190 187 184
12 13 14 15 16 17	- Apr May - June - July - Aug Sept.	818 844 865 883 886 8 7 7	446 457 469 477 480 483	687 700 709 720 727 728	52 52 52 53 54 55	385 387 387 380 381 394	184 185 186 185 186 188
18 19 20 21 22 23	- Oct. - Nov. - Dec. 1964 - Jan. - Feb. - Mar.	875 872 873 867 862r 869	483 480 478 478 485 485	730 737 753 753 750 750	55 55 55 55 51 46	397 420 457 442 421 414	191 192 198 194 190 188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other red deale (ex. de furnitur applia store Instalment (8)	ers ept., ee and ince	Oil company credit cards (9)	Credit unions (10)	No.
			m	illions of	dollars	(0)				NO.
339 313 257 287 282 286 336	24 28 48 58 60 56 66	441 435 420 553 719 857 1,030	2,083 2,331 2,324 2,546 2,867 3,139 3,378	250 270 295 305 323 344 358	8 11 13 12 13 14 17	81 85 100 96 101 97 102	340 354 343 362 376 378 390	20 26 32 35 40 43 47	174 226 258 320 397 433 516	1 2 3 4 5 6 7
372 357 352 352	70 68 68 67	1,183 1,181 1,187 1,206	3,761 3,718 3,699 3,716	372 373 374 375	27 24 28 30	102 92	402 385	49 45	575	8 9 10 11
361 346 370 376 377 379	68 69 70 70 72 72	1,242 1,286 1,330 1,354 1,371 1,380	3,797 3,869 3,969 4,021 4,054 4,073	377 378 380 381 382 384	28 22 23 25 24 24	94 96	396 394	50 60	0 0	12 13 14 15 16 17
390 402 392 387r 395 395	72 73 72 71 72 70	1,394 1,418 1,432 1,444 1,457 1,497	4,104 4,169 4,232 4,213 ¹ 4,198 ¹ 4,229		24 27 23 24 26 25	104	1,24	54 49	e o	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsume	r goods		Commercial goods				
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	Total retail
ktor dere genete die zu Stemme generalische Stemme der Michael Stemme von Michael Stemme				%				%	nengun and an and an analysis
		7	Value of	contrac	ts financ	ed duri	ng month		
1962 - Dec.	44.07	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	9401
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1964 - Jan Feb.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2 55.9	14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	61.2 58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5 70.3	+13.5 + 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1 + 7.2 +18.6	10.5 10.3 11.4 13.9 16.7 15.4 14.2 13.2 14.1 12.2 12.4	16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5 18.9	26.7 26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7 31.3	+ 3.5 +12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 0.6	87.6 84.8 100.1 127.6 131.6 131.6 109.6 95.6 114.6 101.6
- Mar.	69.8	13.4	83.2 Balan	+17.7 ces outs	12.1 tanding a	18.7	30.8 -end	+ 4.1	114.0
1962 - Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.8	189.7 185.7 182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 183.7	798.9 793.8 798.8 817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5 872.7	+ 7.5 + 7.7 + 8.0 + 8.3 + 9.6 +10.6 +11.0 + 9.8 + 9.7 + 9.2 + 9.0 + 8.6	151.2 151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6 173.1	286.0 286.1 286.3 291.2 298.1 305.4 309.4 309.9 311.5 309.9 306.7 305.2	437.2 437.2 437.9 445.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3 477.8	+11.4 +12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 ‡ 8.7	1,236.1 1,231.0 1,236.7 1,363.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,351.0
- Feb. - Mar.	672.9 682.4	189.41				313.1 313.5	477.8 484.8 484.9	+ 9.3 +10.9 +10.7	1,345.2 1,347.3 1,353.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

				раторыяльная проценую в 50°006/2 концинент	умений развиции в се в верхительного в серои в	April 1270 - 1260 - 440 e se el Sanciformo estabelement	DC. A. S. P. STONE STANDARD OF STANDARD		
	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)	retail
Chieropean regional travels and provide a state of the second control of the second cont				%	&			%	generaliset in generaliset in the second
				Repaymen	ts during	month	gild of the self-content littleway in the self-the self-t		ринг имал э үей ундууны химын эгдэгчээ эхэг нь үүрэгчээ үелим эх уус агаа
1962 - Dec.	46.3	15.3	61.6	(5)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.6 47.3 49.8 55.3 52.1 53.6 54.6 62.9 54.2	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.1	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +13.8	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 36.2 34.1 33.3	+ 1.5 + 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5	92.7 89.9 94.6 100.8 99.5 106.0 101.8 102.1 116.6 107.3 103.4
1964 - Jan. - Feb. - Mar.	56.1 65.9 60.3	14.8 8.6 16.4	70.9 74.5 ^x 76.7	+12.0 +17.1 ^r +16.7	9	20.8 5.9 18.3	29.8 19.7 30.7	+ 1.4 -25.1 + 6.2	100.7 94.2° 107.4

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finar	ncing
Province	March 1963	March 1964	Change prev. yr.	March 1963	March 1964	Change prev. yr
	num		%	\$10	00	%
			New passe	nger cars		1
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	777 4,196 5,077 422 406 1,024 1,004 12,906	1,013 5,478 5,769 440 597 1,230 1,064 15,591	+30.4 +30.6 +13.6 + 4.3 +47.0 +20.1 + 6.0 +20.8	1,981 11,113 13,217 1,094 1,006 2,737 2,849 33,997	2,591 15,008 15,501 1,152 1,593 3,397 3,075 42,317	+30.8 +35.0 +17.3 + 5.3 +58.3 +24.1 + 7.9 +24.5
			New commerci	al vehicles		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	185 572 630 68 95 289 173 2,012	189 540 603 62 130 311 167 2,002	+ 2.2 - 5.6 - 4.3 - 8.8 + 36.8 + 7.6 - 3.5 - 0.5	576 2,266 2,356 223 338 921 652 7,332	650 2,642 2,171 296 346 1,197 845 8,147	+12.8 +16.6 - 7.9 +32.7 + 2.4 +30.0 +29.6 +11.1
			Used passe	nger cars		
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,325 6,204 6,662 899 1,025 2,105 2,036 20,256	1,478 7,397 6,789 804 1,172 2,200 1,915 21,755	+11.5 +19.2 + 1.9 -10.6 +14.3 + 4.5 - 5.9 + 7.4	1,380 7,241 8,361 1,012 1,015 2,435 2,527 23,971	1,656 9,418 9,052 942 1,237 2,680 2,486 27,471	+20.0 +30.1 + 8.3 - 6.9 +21.9 +10.1 - 1.6 +14.6
			Used commer	cial vehicl	es	
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan British Columbia(1) Canada	185 584 534 82 191 505 309 2,390	208 468 498 100 202 492 315 2,283	+12.4 -19.9 - 6.7 +22.0 + 5.8 - 2.6 + 1.9 - 4.5	229 1,158 931 151 375 793 480 4,117	276 856 728 190 239 1,123 547 3,959	+20.5 -26.1 -21.8 +25.8 -36.3 +41.6 +14.0 - 3.8

⁽¹⁾ Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

		Wholesale				payment ter aper purcha	
Date	Paper purchased	Estimated repay-	Balances out- standing	and commercial		Other consumer	Other comm. & indus-
	paronabed	ments	(end of period)	New	Used	goods	trial goods
Calendar Years	milli	ons of doll	ars		mo	nths	
1958 1959 1960 1961	1,105 1,307 1,354 1,282	1,116 1,301 1,322 1,327	191 197 229 1 4	24.1 25.2 25.9 26.5	17.0 17.6 17.6 17.9	20.1 23.2 23.3 24.4	25.1 26.9 27.9 29.8
1962 - I II III IV	390 489 233 454	343 483 327 357	230 237 143 240	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9
1963 - I II III IV	461 534 259 568	398 563 367 442	303 274 166 292	28.0 28.7 29.9 26.3	20.3 20.0 20.2 20.1	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1
19 € 4 - I	584	471	405	28.5	21.4	21.9	31.8

^{..} Figures not available.



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CREDIT STATISTICS (Selected Lo April 1964

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	Balance	s outstanding at mo	nth-end
Selected credit holders	April 1963	April 1964	Change
			%
Sales finance companies: Consumer goods Commercial goods	81 8 446	890 496	+ 8.8 +11.2
Small loan companies: Cash loans	687 52	760 48 .	+10.6
Department stores	385	417	+ 8.3
Furniture, appliance stores	184	188	+ 2.2
Chartered banks: Personal loans: Fully secured Home improvement Other	361 68 1,242	400 70 1,541	+10.8 + 2.9 +24.1

June, 1964

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Year and month	Consumer				Depart-	Furniture,	
month	goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores	
T-3 -6:		millions	of dollar	S			
1956 7 8 9 1960 1	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 202 195 195	
1963 - Jan. - Feb. - Mar. - Apr.	799 794 799 818	437 437 438 446	661 666 674 687	51 51 51 52	411 394 383 385	190 187 184 184	
- May - June - July - Aug - Sept - Oct.	844 865 883 886 877 875	457 469 477 480 483 483	700 709 720 7 27 728 730	52 52 53 54 55 55	387 387 380 381 394 397	185 186 185 186 188 191	
- Nov. - Dec. 1964 - Jan. - Feb. - Mar. - Apr.	872 873 867 862 869 890	480 478 478 485 485 496	737 753 753 750 750 760	55 55 55 51 46 48	420 457 442 421 414 417	192 198 194 190 189 ° 188	
	7 8 9 1960 1 2 1963 - Jan Feb Mar Apr. - May - June - July - Aug Sept Oct. - Nov Dec. 1964 - Jan Feb Mar Apr.	End of: 1956 7 8 7 8 9 806 1960 1960 2 801 1963 - Jan. 799 - Feb. Mar. Apr. 818 - May - Apr. 844 - June 865 - July 883 - Aug. 386 - Sept. 90 - Nov. 872 - Dec. 875 - Nov. 872 - Dec. 875 - Mar. 964 - Jan. 867 - Feb. 862 - Mar. 869 - Apr. 890	(1) goods (2) millions End of: 1956 756 279 7 80 288 8 768 257 9 806 344 1960 828 393 1 756 395 2 801 440 1963 - Jan. 799 437 - Feb. 794 437 - Mar. 799 438 - Apr. 818 446 - May 844 457 - June 865 469 - July 883 477 - Aug. 886 480 - Sept. 877 483 - Oct. 875 483 - Nov. 872 480 - Dec. 873 478 1964 - Jan. 867 478 - Feb. 862 485 - Mar. 869 485 - Apr. 890 496	(1) goods (2) (3) millions of dollar Find of: 1956 756 780 288 347 8 768 257 382 9 806 344 446 1960 828 393 504 1 756 395 559 2 801 440 662 1963 - Jan. 799 437 661 - Feb. 794 437 666 - Mar. 799 438 674 - Apr. 818 446 687 - May 844 457 700 - June 865 469 709 - July 883 477 720 - Aug. 886 480 727 - Aug. 886 480 727 - Sept. 877 483 728 - Oct. 875 480 737 - Dec. 875 480 737 1964 - Jan. 867 478 753 1964 - Jan. 867 478 753 1964 - Jan. 869 485 750	(1) goods (2) (3) Credit (4) millions of dollars 1956 756 279 343 13 7 780 288 347 15 8 768 257 382 19 9 806 3444 446 38 1960 828 393 504 45 1 756 395 559 35 2 801 440 662 52 1963 - Jan. 799 437 661 51 - Feb. 794 437 666 51 - Mar. 799 438 674 51 - Apr. 818 446 687 52 - May 844 457 700 52 - June 865 469 709 52 - July 883 477 720 53 - Aug. 886 480 727 54 - Sept. 877 483 728 55 - Oct. 875 483 730 55 - Nov. 872 480 737 55 - Dec. 873 478 753 55 - Feb. 862 485 750 51 - Mar. 869 485 750 46 - Apr. 890 496 760 48	(1)	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Fully secured	tered ban onal loan Home improve-		Sub- Life insurance companie col.2) policy (7) loans		Quebec savings banks' loans	applia store Instal-	ers ept., ee and ance	Oil company credit cards (9)	Credit unions (10)	
(6)	ment			1111		ment (8)	(8)			No.
	1		m •	illions of	dollars	1				
313 257 287 282 286 336 372	38° 48 58 60 56 66 70	435 420 553 719 857 1,030 1,183	2,331 2,324 2,546 2,867 3,139 3,378 3,761	270 295 305 323 344 358 372	11 13 12 13 14 17 27	85 100 96 101 97 102 102	354 343 362 376 378 390 402	26 32 35 40 43 47 49	226 258 320 397 433 516 575	1 2 3 4 5 6 7
3 57 3 52 3 52 3 61	68 68 67 68	1,181 1,187 1,206 1,242	3,718 3,699 3,716 3,797	373 374 375 377	24 28 30 28	92	3 85	45	••	8 9 10 11
346 370 376 377 379 390	69 70 70 72 72 72	1,286 1,330 1,354 1,371 1,380 1,394	3,869 3,969 4,021 4,054 4,073 4,104	378 380 381 382 384 385	22 23 25 24 24 24	94 96	396 394	50 60	0 0	12 13 14 15 16 17
402 392 387 395 395 400	73 72 71 72 70 70	1,418 1,432 1,444 1,457 1,497 1,541	4,169 4,232 4,213 4,198 4,230 4,314	385 385 386 386 388 r 389	27 23 24 26 25 25	104 94	399	54 50 r	o o	18 19 20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	С	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0+1	Total		Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				. %				%	
		7			ts financ				
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.9 46.2 58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2	14.3 12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5 70.3	+ 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1		16.2 16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5 18.9	26.3 29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6	+12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 0.6	87.9 84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2 101.6
- Feb. - Mar. - Apr.	55.9 69.8 84.1	13.5 13.4 16.7	69.4 83.2 100.8	+18.6 +17.7 +10.4	10.6 11.8r 16.9	16.1 19.0 ³ 25.5	26.7 30.8 42.4	+ 1.5	96.1 114.0 143.2
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1964 - Jan Feb Mar Apr.	609.2 608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.8 682.9 672.9 682.4 704.2	189.7 185.7 182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 185.9	793.8 798.8 817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5 872.7	+ 7.7 + 8.0 + 8.3 + 9.6 +10.6 +11.0 + 10.0 + 9.8 + 9.7 + 9.2 + 9.0 + 8.6 + 8.6	151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8	286.0 286.1 286.3 291.2 298.1 305.4 309.9 311.5 309.9 306.7 305.2 302.9 313.1 313.5 320.1	457.4 469.1 476.6 480.3 483.3 482.7 480.3	+12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 + 8.7 + 9.3 +10.9	1,236.1 1,231.0 1,236.7 1,263.7 1,301.8 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,351.0

r - Revised.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Г								
	Со	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/,)	Amount	Change (3)	Total retail
				%				%	
				Repaymen	ts during	month			
1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	46.6 47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9 54.2	16.7 16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3	63.3 63.6 65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.1	- 5.1 + 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +13.8	10.7 10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	18.7 15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	29.4 26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1 33.3	+ 2.8 + 1.5 + 2.5 + 11.3 + 7.4 + 36.7 + 19.7 + 23.1 + 8.5 + 13.5 + 16.8 - 2.3	92.7 89.9 94.6 100.8 99.5 106.0 101.8 102.1 116.6 107.3 103.4
1964 - Jan. - Feb. - Mar. - Apr.	56.1 65.9 60.3 62.3	14.8 8.6 16.4 17.7	70.9 74.5 76.7 80.0	+12.0 +17.1 +16.7 +10.7	9.0 13.8 12.1 ^r 11.9	20.8 5.9 18.6 18.9	29.8 19.7 30.7 30.8	+ 1.4 -25.1 + 6.2 + 8.1	100.7 94.2 107.4 110.8

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing					
Province	April 1963	April 1964	Change prev. yr.	April 1963	April 1964	Change prev. yr			
	numl		%	\$100	00	%			
			New passe	nger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,224 6,365 6,217 636 535 1,282 1,102 17,361	1,294 6,887 6,508 567 619 1,585 1,286 18,746	+ 5.7 + 8.2 + 4.7 -10.8 +15.7 +23.6 +16.7 + 8.0	3,016 16,624 16,101 1,641 1,356 3,428 3,120 45,286	3,273 18,787 17,833 1,514 1,685 4,481 3,745 51,318	+ 8.5 +13.0 +10.8 - 7.7 +24.3 +30.7 +20.0 +13.3			
			New commercia	al vehicles					
tlantic Provinces. Duebec	232 713 734 83 141 361 190 2,454	294 700 939 99 177 414 220 2,843	+26.7 - 1.8 +27.9 +19.3 +25.5 +14.7 +15.8 +15.9	778 3,017 2,851 262 417 1,120 759 9,204	1,194 3,298 4,636 443 561 1,328 869 12,329	+53.5 + 9.3 +62.6 +69.1 +34.5 +18.6 +14.5 +34.0			
	Used passenger cars								
tlantic Provinces. uebec	1,860 8,615 7,853 1,181 1,347 2,631 2,198 25,685	1,860 8,697 7,504 1,128 1,541 2,752 2,364 25,846	(2) + 1.0 - 4.4 - 4.5 +14.4 + 4.6 + 7.6 + 0.6	1,956 9,986 9,911 1,267 1,313 2,967 2,627 30,027	2,164 11,027 10,255 1,246 1,672 3,417 2,999 32,780	+10.6 +10.4 + 3.5 - 1.7 +27.3 +15.2 +14.2 + 9.2			
			Used commer	cial vehicle	es				
tlantic Provinces. uebec	298 733 661 118 244 589 364 3,007	257 660 659 140 282 560 323 2,881	-13.8 -10.0 - 0.3 +18.6 +15.6 - 4.9 -11.3 - 4.2	336 1,349 1,188 186 312 873 489 4,733	373 1,076 1,136 267 352 742 586 4,532	+11.0 -20.2 - 4.4 +43.5 +12.8 -15.0 +19.8 - 4.2			

Includes Yukon and Northwest Territories.
 No change.

TABLE 4. Sales Finance Companies

		Wholesale		Average repayment terms on retail paper purchased				
Date	Paper Purchased	Estimated Repay-	Balances out- standing	Passenger cars and commercial vehicles		Other consumer	Other comm. & indus-	
		ments	(end of period)	New	Used	goods	trial goods	
Calendar Years	milli	ons of doll	ars		m	onths	1	
1958 1959 1960 1961	1,105 1,307 1,354 1,282	1,116 1,301 1,322 1,327	191 197 229 184	24.1 25.2 25.9 26.5	17.0 17.6 17.6 17.9	20.1 23.2 23.3 24.4	25.1 26.9 27.9 29.8	
1962 - I II III IV	390 489 233 454	343 483 327 357	230 237 143 240	26.6 27.8 28.7 27.5	19.0 19.0 19.0 19.1	23.9 25.2 26.0 23.9	33.3 31.3 30.9 30.9	
1963 - I II III IV	461 534 259 568	398 563 367 442	303 274 166 292	28.0 28.7 29.9 28.3	20.3 20.0 20.2 20.1	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1	
1964 - I	584	471	405	28.5	21.4	21.9	31.8	

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - March 31, 1964 over March 31, 1963

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	• •	e e	+ 5.0
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores Fuel dealers	+ 1.7 + 5.9 (1) +23.3 + 3.4 + 0.9 - 2.4	+ 8.4 + 2.8 + 5.6 + 2.8 +15.0 +15.3 - 1.8	+ 8.1 + 7.3 + 4.0 + 2.4 + 7.3 +11.7 + 2.9 - 2.2 + 1.2 + 6.2 + 0.1
Garages and filling stations	• •	0.0	- 3.4

^{..} Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

(dollar estimates in militons)										
Date	Instalment	Charge	Total	Instalment	Charge	Total				
	Total	, all trad	es	Motor vehicle dealers						
1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31	0 0 0 0 0 0 0 0 0 0 0 0	• • • • • • • • • • • • • • • • • • •	998.6 1,019.9 1,018.9 1,125.1 1,044.4 1,062.9 1,071.7 1,183.3 1,096.2	16.8 18.5 17.5 17.7 17.6 18.9 18.5 18.1	86.1 91.4 85.9 86.3 89.5 96.4 91.9 95.0 97.0	102.9 109.9 103.4 104.0 107.1 115.3 110.4 113.1 114.9				
	Men's c	lothing st	ores	Family c	lothing s	tores				
1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31	5.9 6.2 6.2 8.0 6.8 7.0 6.9 8.4 7.2	10.2 10.6 10.1 12.8 10.7 11.2 10.5 13.6 11.0	16.1 16.8 16.3 20.8 17.5 18.2 17.4 22.0 18.2	11.8 12.2 11.8 14.2 12.1 12.0 11.7 14.1 12.1	9.0 9.3 9.3 11.1 9.0 9.6 9.8 12.5 9.5	20.8 21.5 21.1 25.3 21.1 21.6 21.5 26.6 21.6				
	Women's	clothing s	tores	Hardware stores						
1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31	2.8 2.9 2.9 3.6 3.0 3.1 3.1 4.4	10.4 10.2 10.6 12.4 10.7 10.3 11.1 12.7 11.0	13.2 13.1 13.5 16.0 13.7 13.4 14.2 17.1 14.7	9.7 10.0 10.8 11.0 10.3 10.9 11.4 12.1	24.0 27.6 27.6 28.0 24.0 29.2 29.6 29.5 27.6	33.7 37.6 38.4 39.0 34.3 40.1 41.0 41.6 38.3				
		e, applian dio stores		Jewe1	lery stor	es				
1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31	157.6 158.4 160.0 167.0 159.3 159.7 160.8 167.5	23.2 24.5 25.5 27.2 24.8 26.3 27.4 30.0 28.6	180.8 182.9 185.5 194.2 184.1 186.0 188.2 197.5 189.4	12.5 11.7 11.3 14.7 12.3 11.5 11.0 14.6 12.0	5.1 5.4 5.3 8.4 5.7 5.5 5.7 9.0	17.6 17.1 16.6 23.1 18.0 17.0 16.7 23.6 17.6				

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total			
	Fu	el dealers		Depart	Department stores				
1962 - March 31 June 30 Sept. 30		57.9 39.6 35.7	60.7 42.2 38.5	* 6 * 0	• •	358.8 364.5 365.8			
Dec. 31 1963 - March 31 June 30 Sept. 30	3.1 3.2 3.1	53.3 63.8 44.0 38.3	56.4 67.0 47.1 41.5	• •	• •	426.9 383.1 387.3 393.5			
Dec. 31 1964 - March 31		56.0 62.8	59.5 67.1	* 0	• •	456.7 414.0			
		and combination (independ		Gene	ral store	8			
1962 - March 31 June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31	••	• • • • • • • • • • • • • • • • • • •	33.7 34.3 33.1 35.5 33.2 34.1 34.0 37.2	* 0 * 0 * 0 * 0 * 0 * 0	0 0 0 0 0 0 0 0 0 0	31.0 34.3 34.9 34.9 32.4 36.3 37.2			
1964 - March 31	Ga	rages and	33.6	All o	ther trad	34.4 es			
1962 - March 31 June 30 Sept. 30 Dec. 31	••	***	26.7 30.3 31.5 29.4	28.6 28.6 30.1 29.5	74.0 86.8 90.2 90.1	102.6 115.4 120.3 119.6			
1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31	0 0 0 0		29.6 30.9 31.5 30.2 28.6	27.0 27.7 30.4 29.7 26.3	76.3 87.9 94.2 91.0 77.5	103.3 115.6 124.6 120.7 103.8			

^{..} Figures not available.



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The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end							
perected creart morders	May 1963	May 1964	Change					
			%					
Sales finance companies: Consumer goods Commercial goods	8 44 457	916 515	+ 8.5 +12.7					
Small loan companies: Cash loans Instalment credit	700 52	772 48	+10.3 - 7.7					
Department stores	387	419	+ 8.3					
Furniture, appliance stores	185	189	+ 2.2					
Chartered banks: Personal loans: Fully secured Home improvement Other	346 69 1 , 286	419 71 1,592	+21.1 + 2.9 +23.8					

July, 1964 6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
140.	T 1 00		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960 1	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 202 195 195
8 9 10 11	1963 - Feb. - Mar. - Apr. - May	794 799 818 844	437 438 446 457	666 674 687 700	51 51 52 52	394 383 385 387	187 184 184 185
12 13 14 15 16	- June - July - Aug Sept Oct Nov.	865 883 886 877 875 872	469 477 480 483 483 480	709 720 727 728 730 737	52 53 54 55 55 55	387 380 381 394 397 420	186 185 186 188 191 192
18 19 20 21 22 23	- Dec. 1964 - Jan. - Feb. - Mar. - Apr. - May	873 867 862 869 890 916	478 478 485 485 496 515	753 753 750 750 760 760	55 55 51 46 48 48	457 442 421 414 417 419	198 194 190 189 188 188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	tered ban		Sub- total	Life insurance	Quebec	Other red deale (ex. de furnitur	ers	0i1 company	Credit	
Fully secured (6)	Home improve- ment	Other	(exc1. co1.2) (7)	companies' policy loans	savings banks' loans	applia store Instal- ment		credit cards (9)	unions (10)	
			m	illions of	dollars	(8)	(0)			No.
0.70	1						0.53		051	
313 257 287 282 286 336 372	38 48 58 60 56 66 70	435 420 553 719 857 1,030 1,183	2,331 2,324 2,546 2,867 3,139 3,378 3,761	270 295 305 323 344 358 372	11 13 12 13 14 17 27	85 100 96 101 97 102 102	354 343 362 376 378 390 402	26 32 35 40 43 47 49	226 258 320 397 433 516 575	1 2 3 4 5 6 7
3.52 3.52 361 346	68 67 68 69	1,187 1,206 1,242 1,286	3,699 3,716 3,797 3,869	374 375 3 77 378	28 30 28 22	.92	385	45	• •	8 9 10 11
370 376 377 379 390 402	70 70 72 72 72 72 73	1,330 1,354 1,371 1,380 1,394 1,418	3,969 4,021 4,054 4,073 4,104 4,169	380 381 382 384 385 385	23 25 24 24 24 27	94	396 394	50 60	00	12 13 14 15 16 17
392 387 395 395 400 419	72 71 72 70 70 71	1,432 1,444 1,457 1,497 1,541 1,592	4,232 4,213 4,198 4,230 4,314 4,426	385 386 386 388 389 389	23 24 26 25 25 21	104 .94	399	54 50	• •	18 19 20 21 22 23

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

r Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods		Commercial goods					
Year	Passenger	011	То	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles (4)		Amount	Change (3)	retail	
				%				%		
					ts financ					
1963 - Feb Mar Apr May - June - July - Aug Sept Cct Nov Dec.	61.5 54.3 52.2	12.3 12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	58.5 70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5 70.3	+ 5.2 + 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1	10.3 11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2 12.4	16.0 18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5	29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7 31.3	+12.9 + 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 0.6	84.8 100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2	
1964 - Jan. - Feb. - Mar. - Apr. - May	52.2 55.9 69.8 84.1 83.6	13.4 13.5 13.4 16.7 17.6	65.6 69.4 83.2 100.8 101.2	+ 7.2 +18.6 +17.7 +10.4 + 5.6	10.8 10.6 11.8 16.9 17.5	18.5 16.1 19.0 25.5 27.7	26.7 30.8 42.4 45.2	+ 9.7 + 1.5 + 4.1 +16.2 + 8.1	94.9 96.1 114.0 143.2 146.4	
		1	Balan	ices outs	tanding a	t month	-end			
1963 - Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	608.1 616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.8	185.7 182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 183.7	875.2	+ 7.7 + 8.0 + 8.3 + 9.6 +10.6 +11.0 +10.0 + 9.8 + 9.7 + 9.2 + 9.0	151.1 151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6 173.1	286.1 286.3 291.2 298.1 305.4 309.9 311.5 309.9 306.7 305.2	437.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3	+12.2 +12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 + 8.7	1,231.0 1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,351.0	
1964 - Jan. - Feb. - Mar. - Apr. - May	682.9 672.9 682.4 704.2 728.8	184.5 189.4 186.4 185.4 186.7	867.4 862.3 868.8 889.6 915.5	+ 8.6 + 8.6 + 8.8 + 8.8 + 8.4	174.9 171.7 171.4 176.4 182.7	302.9 313.1 313.5 320.1 332.8	484.8 484.9 496.5	+ 9.3 +10.9 +10.7 +11.3 +12.7	1,345.2 1,347.1 1,353.7 1,386.1 1,431.0	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co		Com	mercial	goods				
Year and	Passenger	Other	Tot	al	Commer-	Other (4)	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles		Amount	Change (3)	retail
						%			
		r		Repaymen	ts during	month			
1963 - Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	47.3 49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9 54.2	16.3 15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3	65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.1	+ 3.4 - 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +13.8	10.4 10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4	15.9 18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	26.3 28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1 33.3	+ 1.5 + 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5 +13.5 +16.8 - 2.3	89.9 94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6 107.3
1964 - Jan. - Feb. - Mar. - Apr. - May	56.1 65.9 60.3 62.3 59.0	14.8 8.6 16.4 17.7 16.3	74.5	+12.0 +17.1 +16.7 +10.7 + 8.8	9.0 13.8 12.1 11.9 11.2	20.8 5.9 18.6 18.9 15.0	29.8 19.7 30.7 30.8 26.2	+ 1.4 -25.1 + 6.2 + 8.1 -13.5	100.7 94.2 107.4 110.8 101.5

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing					
Province	May 1963	May 1964	Change prev. yr.	May 1963	May 1964	Change prev. yr.			
	numb		%	\$100	00	%			
			New passe	nger cars	ger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,346 6,368 6,876 554 548 1,341 1,283 18,316	1,467 7,187 6,295 568 611 1,367 1,247 18,742	+ 9.0 +12.9 - 8.4 + 2.5 +11.5 + 1.9 - 2.8 + 2.3	3,251 16,567 17,660 1,454 1,387 3,541 3,729 47,589	3,693 19,645 17,076 1,548 1,688 3,884 3,710 51,244	+13.6 +18.6 - 3.3 + 6.5 +21.7 + 9.7 - 0.5 + 7.7			
			New commerci	al vehicles					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	262 751 938 81 140 417 239 2,828	347 739 781 100 164 455 207 2,793	+32.4 -1.6 -16.7 +23.5 +17.1 + 9.1 -13.4 -1.2	979 3,101 4,425 333 423 1,465 769 11,495	1,442 3,762 3,376 441 561 1,617 936 12,135	+47.3 +21.3 -23.7 +32.4 +32.6 +10.4 +21.7 + 5.6			
			Used passe	nger cars					
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,132 8,587 8,124 1,059 1,217 2,432 2,293 25,844	2,013 9,057 7,645 951 1,301 2,375 2,023 25,365	- 5.6 + 5.5 - 5.9 -10.2 + 6.9 - 2.3 -11.8 - 1.9	2,212 9,790 10,205 1,129 1,152 2,704 2,912 30,104	2,313 11,692 10,396 1,095 1,358 2,944 2,532 32,330	+ 4.6 +19.4 + 1.9 - 3.0 +17.9 + 8.9 -13.0 + 7.4			
	Used commercial vehicles								
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	321 828 718 91 221 585 347 3,111	313 674 543 105 252 576 328 2,791	- 2.5 -18.6 -24.4 +15.4 +14.0 - 1.5 - 5.5 -10.3	442 1,414 1,270 138 252 990 677 5,183	443 1,282 1,107 238 334 1,270 657 5,331	+ 0.2 - 9.3 -12.8 +72.5 +32.5 +28.3 - 3.0 + 2.9			

⁽¹⁾ Includes Yukon and Northwest Territories.





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CREDIT STATISTICS

June 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end							
beleeted elegic molders	June 1963	June 1964	Change					
			%					
Sales finance companies: Consumer goods Commercial goods	865 469	942 529	+ 8.9 +12.8					
Small loan companies: Cash loans	709 52	786 49	+10.9 - 5.8					
Department stores	387	419	+ 8.3					
Furniture, appliance stores	186	188	+ 1.1					
Chartered banks: Personal loans: Fully secured Home improvement Other	370 70 1,330	425 71 1,672	+14.9 + 1.4 +25.7					

August, 1964 6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year and month	Sales fi companies			l loan anies	Depart-	Furniture,	
No.		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
			millions	of dollar	S			
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960 1	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 20 2 195 195 194	
8 9 10 11	1963 - Mar. - Apr. - May - June	799 818 844 865	438 446 457 469	674 687 700 709	51 52 52 52 52	383 385 387 387	184 184 185 186	
12 13 14 15 16 17	- July - Aug Sept Oct Nov Dec.	883 886 877 875 872 8 73	477 480 483 483 480 478	720 727 728 730 737 753	53 54 55 55 55 55	380 381 394 397 420 457	185 186 188 191 192 1 98	
18 19 20 21 22 23	1964 - Jan. - Feb. - Mar. - Apr. - May - June	867 862 869 890 916 942	478 485 4 85 496 515 529	753 750 750 760 772 786	55 51 46 48 48 49	442 421 414 417 419 419	194 190 189 188 189 188	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

Chartered banks personal loans		Sub- Life total insurance		urance Quebec		etail ers ept., re and	Oil company	Credit			
Fully secured (6)	Home improve- ment	Other	(excl. col.2) (7)	col.2) policy		banks' loans	applia store Instal- ment (8)		credit cards (9)	unions (10)	No.
			. m	illions of	dollars					NO	
313 257 287 282 286 336 372	38 48 58 60 56 66 70	435 420 553 719 857 1,030 1,183	2,331 2,324 2,546 2,867 3,139 3,378 3,761	270 295 305 323 344 358 372	11 13 12 13 14 17 27	85 100 96 101 97 102 102	354 343 362 376 378 390 402	26 32 35 40 43 47	226 258 320 397 433 516 575	1 2 3 4 5 6 7	
352 361 346 370	67 68 69 70	1,206 1,242 1,286 1,330	3,716 3,797 3,869 3,969	375 377 378 380	30 28 22 23	92 94	385 396	45 50	• •	8 9 10 11	
376 377 379 390 402 392	70 72 72 72 72 73 72	1,354 1,371 1,380 1,394 1,418 1,432	4,021 4,054 4,073 4,104 4,169 4,232	381 382 384 385 385 385	25 24 24 24 27 23	96 104	394	60	••	12 13 14 15 16 17	
387 395 395 398° 416° 425	71 72 70 70 71 71	1,444 1,457 1,497 1,543r 1,597r 1,672	4,213 4,198 4,230 4,314 4,428r 4,552	386 386 388 389 389 391	24 26 25 25 21 21	94	399	50 55 Å	• •	18 19 20 21 22 23	

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Amount owing to oil companies, excluding commercial accounts. (9)

⁽¹⁰⁾ Not available quarterly.

Figures not available.

Revised figures.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	Consumer goods						Commercial goods					
Year and month	Passenger	0.1	Total		Commer-	Other	Total		Total			
	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail			
		% %										
		7	alue of	contrac	ts financ	ed. duri						
1963 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	58.0 75.3 77.7 72.9 74.9 57.0 45.4 61.5 54.3 52.2	12.7 16.0 18.1 17.6 15.8 16.7 17.4 16.2 18.1	70.7 91.3 95.8 91.0 92.5 72.8 62.1 78.9 70.5 70.3	+ 2.3 +13.4 + 5.2 + 8.2 +11.3 - 3.3 + 4.7 +15.5 + 4.4 +11.1	11.4 13.9 16.7 15.4 14.7 14.2 13.2 14.1 12.2 12.4	18.2 22.6 25.1 25.0 24.4 22.0 20.3 21.5 19.5 18.9	29.6 36.5 41.8 40.4 39.1 36.2 33.5 35.6 31.7 31.3	+ 4.2 + 9.0 +10.9 +10.1 +13.3 + 7.7 - 3.7 +14.5 +15.3 - 0.6	100.3 127.8 137.6 131.4 131.6 109.0 95.6 114.5 102.2 101.6			
1964 - Jan. - Feb. - Mar. - Apr. - May - June	52.2 55.9 69.8 84.1 83.6 91.4	13.4 13.5 13.4 16.7 17.6 17.0	83.2 100.8 101.2 108.4	+ 7.2 +18.6 +17.7 +10.4 + 5.6 +19.1	10.8 10.6 11.8 16.9 17.5 18.6	18.5 16.1 19.0 25.5 27.7 30.3	29.3 26.7 30.8 42.4 45.2 48.9	+ 9.7 + 1.5 + 4.1 +16.2 + 8.1 +21.0	94.9 96.1 114.0 143.2 146.4 157.3			
		·	Balar	ces outs	tanding a	t month	-end	T 1				
1963 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	616.3 636.3 661.9 681.5 698.6 702.0 692.8 691.4 688.8 686.8	182.5 181.5 182.5 183.1 184.1 184.2 183.9 183.8 183.7	817.8 844.4 864.6 882.7 886.2 876.7 875.2 872.5	+ 8.0 + 8.3 + 9.6 +10.6 +11.0 + 10.0 + 9.8 + 9.7 + 9.2 + 9.0	151.6 154.7 159.3 163.7 167.2 170.4 171.8 172.8 173.6 173.1	286.3 291.2 298.1 305.4 309.4 309.9 311.5 309.9 306.7 305.2	437.9 445.9 457.4 469.1 476.6 480.3 483.3 482.7 480.3 478.3	+12.3 +12.1 +12.3 +10.9 +10.6 + 9.6 + 8.6 + 8.7 + 8.5 + 8.7	1,236.7 1,263.7 1,301.8 1,333.7 1,359.3 1,366.5 1,360.0 1,357.9 1,352.8 1,351.0			
1964 - Jan. - Feb. - Mar. - Apr. - May - June	682.9 672.9 682.4 704.2 728.8 754.3	184.5 189.4 186.4 185.4 186.7 188.0	862.3 868.8 889.6 915.5	+ 8.6 + 8.6 + 8.8 + 8.8 + 8.4 + 9.0	174.9 171.7 171.4 176.4 182.7 187.1	302.9 313.1 313.5 320.1 332.8 341.4	477.8 484.8 484.9 496.5 515.5 528.5	+ 9.3 +10.9 +10.7 +11.3 +12.7 +12.7	1,345.2 1,347.1 1,353.7 1,386.1 1,431.0 1,470.8			

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	nsumer	goods		Commercial goods				
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total retail
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	
				%				%	
				Repaymen	ts during	month		,	
1963 - Mar Apr May - June - July - Aug Sept Oct Nov Dec.	49.8 55.3 52.1 53.3 57.8 53.6 54.6 62.9 56.9 54.2	15.9 17.0 17.1 17.5 16.6 15.7 17.0 17.5 16.3 15.9	65.7 72.3 69.2 70.8 74.4 69.3 71.6 80.4 73.2 70.1	- 1.8 +11.4 - 8.2 - 3.0 + 7.2 + 6.1 + 8.2 +16.0 +11.4 +13.8	10.9 10.8 12.1 11.0 11.2 11.0 11.8 13.1 11.4 12.9	18.0 17.7 18.2 17.7 20.4 21.5 18.7 23.1 22.7 20.4	28.9 28.5 30.3 28.7 31.6 32.5 30.5 36.2 34.1 33.3	+ 2.5 +11.3 + 7.4 +36.7 +19.7 +23.1 + 8.5 +13.5 +16.8 - 2.3	94.6 100.8 99.5 99.5 106.0 101.8 102.1 116.6 107.3 103.4
1964 - Jan. - Feb. - Mar. - Apr. - May - June	56.1 65.9 60.3 62.3 59.0 65.9	14.8 8.6 16.4 17.7 16.3 15.7	70.9 74.5 76.7 80.0 75.3 81.6	+12.0 +17.1 +16.7 +10.7 + 8.8 +15.3	9.0 13.8 12.1 11.9 11.2 14.2	20.8 5.9 18.6 18.9 15.0 21.7	29.8 19.7 30.7 30.8 26.2 35.9	+ 1.4 -25.1 + 6.2 + 8.1 -13.5 +25.1	100.7 94.2 107.4 110.8 101.5 117.5

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units	4	Amount of financing				
Province	June 1963	June 1964	Change prev. yr.	June 1963	June 1964	Change prev. yr.		
	num		%. yr.	\$'0		%		
			New passe	nger cars	ger cars			
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,214 6,071 6,058 444 604 1,254 1,237 16,882	1,510 7,044 7,600 613 762 1,520 1,310 20,359	+24.4 +16.0 +25.5 +38.1 +26.2 +21.2 + 5.9 +20.6	3,011 15,960 15,691 1,163 1,560 3,353 3,553 44,291	3,969 19,868 20,757 1,665 2,090 4,330 3,919 56,598	+31.8 +24.5 +32.3 +43.2 +34.0 +29.1 +10.3 +27.8		
			New commerci	al vehicles				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	328 665 732 90 139 374 237 2,565	340 741 830 122 206 438 289 2,966	+ 3.7 +11.4 +13.4 +35.6 +48.2 +17.1 +21.9 +15.6	1,393 2,998 2,965 372 448 1,283 1,072 10,531	1,316 4,027 3,803 500 767 1,618 1,175 13,206	- 5.5 +34.3 +28.3 +34.4 +71.2 +26.1 + 9.6 +25.4		
			Used passe	nger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,065 8,161 7,871 1,047 1,206 2,314 2,141 24,805	2,153 9,047 8,437 1,314 1,574 2,627 2,191 27,343	+ 4.3 +10.9 + 7.2 +25.5 +30.5 +13.5 + 2.3 +10.2	2,102 9,286 9,749 1,084 1,154 2,586 2,613 28,574	2,608 11,515 11,291 1,634 1,598 3,242 2,910 34,798	+24.1 +24.0 +15.8 +50.7 +38.5 +25.4 +11.4 +21.8		
	Used commercial vehicles							
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	319 662 627 96 217 498 342 2,761	298 640 661 152 231 591 349 2,922	- 6.6 - 3.3 + 5.4 +58.3 + 6.5 +18.7 + 2.0 + 5.8	441 1,233 1,228 166 290 931 621 4,910	511 1,176 1,302 316 375 1,073 624 5,377	+15.9 - 4.6 + 6.0 +90.4 +29.3 +15.3 + 0.5 + 9.5		

TABLE 4. Sales Finance Companies

		Wholesale		Av	erage re	payment ter	ms
Date	Paper purchased	Estimated repay-	Balances out- standing	Passenger cars and commercial vehicles			
		ments	(end of period)	New	Used	goods	trial goods
Calendar Years	milli	ons of doll	ars		mo	nths	1
1958 1 9 59 1960 1961	1,105 1,307 1,354 1,282	1,116 1,301 1,322 1,327	191 197 229 184	24.1 25.2 25.9 26.5	17.0 17.6 17.6 17.9	20.1 23.2 23.3 24.4	25.1 26.9 27.9 29.8
1962 - II III IV	489 233 454	483 327 357	237 143 240	27.8 28.7 27.5	19.0 19.0 19.1	25.2 26.0 23.9	31.3 30.9 30.9
1963 - I II III IV	461 534 259 568	398 563 367 442	303 274 166 292	28.0 28.7 29.9 28.3	20.3 20.0 20.2 20.1	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1
1964 - I II	584 640	471 648	405 397	28.5 29.4	21.4	21.9 24.5	31.8 31.2

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CREDIT STATISTICS

Price: 20 cents, \$2.00 a year

(Final 1963 and Revised 1964 Data for Sales Finance and Small Loan Companies)

July 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s outstanding at mo	onth-end
Selected cleaff Holders	July 1963	July 1964	Change
	millions	of dollars	%
Sales finance companies: Consumer goods Commercial goods	883 501	982 566	+11.2 +13.0
Small loan companies: Cash loans Instalment credit	721 53	800 50	+11.0 - 5.7
Department stores	380	416	+ 9.5
Furniture, appliance stores	185	189	+ 2.2
Chartered banks: Personal loans: Fully secured Home improvement Other	376 70 1,354	423 71 1,685	+12.5 + 1.4 +24.4

September, 1964 6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,	
No	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
No.			millions	S				
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960 1	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 202 195 195	
8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	1963 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec. 1964 - Jan Feb Mar Apr May - June - July	799 794 799 818 845 865 887 878 876 873 874 873 879 886 907 934 962	441 444 448 460 475 490 501 508 514 517 518 520 514 510 510 522 542 555 566	661 666 675 687 700 709 721 727 729 731 738 755 754 751 750 761 773 787 800	51 51 52 53 54 55 55 55 55 55 55 55 55 55 55 55 55	411 393 383 385 386 387 380 381 393 396 420 456 442 420 414 417 418 418 418	190 187 184 184 185 186 185 186 188 191 192 198 194 190 189 188 189	

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

pers Fully	tered ban onal loan Home improve- ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other red deale (ex. de furnitum applia store Instalment	ers ept., re and ance es) Charge	Oil company credit cards (9)	Credit unions (10)	
	merre			illions of	dollars	(8)	(8)			No.
	1			illions of	dollars				1	
313 257 287 282 286 336 372	38 48 58 60 56 66 70	435 420 553 719 857 1,030 1,183	2,331 2,324 2,546 2,867 3,139 3,378 3,761	270 295 305 323 344 358 372	11 13 12 13 14 17 27	85 100 96 101 97 102 102	354 343 362 376 378 390 402	26 32 35 40 43 47 49	226 258 320 397 433 516 575	1 2 3 4 5 6 7
357 352 352 361	68 68 67 68	1,181 1,187 1,206 1,242	3,718 3,698 3,717 3,797	373 374 375 377	24 28 30 28	92	3 85	45	••	8 9 10 11
346 370 376	69 70 70	1,286 1,330 1,354	3,869 3,970 4,022	378 380 381	22 23 25	94	396	50	• •	12 13 14
377 379 390	72 72 72	1,371 1,380 1,394	4,055 4,074 4,105	382 384 385	24 24 24 27	96	394	60	• •	15 16 17 18
402 392 387	73 72 71	1,418 1,432 1,444	4,172 4,234 4,220	385 385 386	23 24	104	424	54	• •	19 20
395 395 398	72 70 70	1,457 1,497 1,543	4,215 4,247 4,332	387 388 390	26 25 25	94	397	50	••	21 22 23
416 425 4 23	71 71 71	1,597 1,672 1,685	4,447 4,572 4,616	390 391 392	21 24 26	97	410	55	• •	24 25 26

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

Not available quarterly. (10)

Figures not available.

Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods		Commercial goods				
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	cars (2)		Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
1963 - Jan. - Feb.	47.4 46.9	14.4 12.4	61.8 59.3	+14.7 + 6.7	10.6 10.4	17.1 17.0	27.7 27.4	+ 7.4 +17.6	89.5 86.7
- Mar. - Apr. - May	59.0 76.6 79.2	12.8 16.2 18.2	71.8 92.8 97.4	+ 3.9 +15.3 + 6.9 + 9.9	11.5 14.1 16.7 15.4	19.2 23.5 26.1 26.0	30.7 37.6 42.8 41.4	+ 8.1 +12.2 +13.5 +12.8	102.5 130.4 140.2 133.8
- June - July - Aug Sept Oct.	74.2 75.4 57.3 45.5 61.7	18.2 17.7 16.0 16.8 17.4	93.1 73.3 62.3	+12.0 - 2.7 + 5.1 +15.8	14.6 14.1 13.2 14.0	25.3 23.0 21.3 22.5	39.9 37.1 34.5 36.5	+15.7 +10.4 - 0.9 +17.4	133.0 110.4 96.8 115.6
· - Nov. - Dec. 1964 - Jan. - Feb.	54.5 52.4 52.2 55.9	16.3 18.3 14.1 14.3	70.8 70.7 66.3 70.2	+ 4.9 +11.7 + 7.3 +18.4	12.0 12.3 10.8 10.6	20.5 19.9 19.4 16.8	32.5 32.2 30.2 27.4	+18.2 + 2.2 + 9.0 (5)	103.3 102.9 96.5 97.6
- Mar. - Apr. - May - June - July	69.8 84.1 83.6 91.4	14.2 17.7 18.7 18.1 17.4	101.8 102.3 109.5	+17.0 + 9.7 + 5.0 +18.5 + 8.3	11.8 16.9 17.5 18.6 16.6	19.8 26.6 29.0 31.6 27.4	31.6 43.5 46.5 50.2 44.0	+ 2.9 +15.7 + 8.6 +21.3 +10.3	115.6 145.3 148.8 159.7 144.8
0 42.9					tanding a				
1963 - Jan. - Feb. - Mar. - Apr. - May - June - July	609.2 608.1 616.3 636.4 662.0 681.6 698.7	189.7 185.8 182.7 181.7 182.8 183.5 184.5	793.9 799.0 818.1 844.8 865.1	+ 7.5 + 7.7 + 8.1 + 8.4 + 9.6 +10.7 +11.0	151.0 150.7 151.0 153.9 158.3 162.5 165.8	289.6 293.3 297.2 305.8 316.4 327.4 335.1	440.6 444.0 448.2 459.7 474.7 489.9 500.9	+12.3 +13.9 +15.0 +15.6 +16.5 +16.5 +16.2	1,239.5 1,237.9 1,247.2 1,277.8 1,319.5 1,355.0 1,384.1
- Aug Sept Oct Nov Dec. 1964 - Jan.	702.2 693.0 691.6 689.0 687.1 688.4	184.7 184.5 184.4 184.4 186.7 184.2	886.9 877.5 876.0 873.4 873.8 872.6	+10.1 + 9.9 + 9.8 + 9.3 + 9.1 + 9.2	168.7 169.8 170.5 171.0 170.2 169.7	339.3 344.6 346.7 347.2 349.4 344.4	508.0 514.4 517.2 518.2 519.6 514.1	+15.9 +15.6 +16.4 +17.1 +18.1 +16.7	1,394.9 1,391.9 1,393.2 1,391.6 1,393.4 1,386.7
- Feb Mar Apr May - June - July	692.9 702.8 725.2 750.5 776.8 796.4	186.3 183.2 182.2 183.5 184.9 185.5	886.0 907.4 934.0 961.7	+10.7 +10.9 +10.9 +10.6 +11.2 +11.2	168.9 168.6 173.6 179.8 184.1 188.4	341.1 341.6 348.6 362.1 371.3 377.3	510.0 510.2 522.2 541.9 555.4 565.7	+14.9 +13.8 +13.6 +14.2 +13.4 +12.9	1,389.2 1,396.2 1,429.6 1,475.9 1,517.1 1,547.6

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	nsumer	goods		Commercial goods				
Year	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during month				
1963 - Jan Feb.	47.1	16.8	63.9	- 4.2	11.0	16.0	27.0	- 5.6	90.9
- Mar.	48.0 50.8	16.3	64.3	+ 4.6	10.7	13.3 15.3	24.0	- 7.3 - 6.0	88.3 93.2
- Apr.	56.5	17.2	73.7	+13.6	11.2	14.9	26.1	+ 2.0	99.8
- May	53.6	17.1	70.7	- 6.2	12.3	15.5	27.8	- 1.4	98.5
- June	54.6	17.5	72.1	- 1.2	11.2	15.0	26.2	+24.8	98.3
- July - Aug.	58.3 53.8	16.7	75.0 69.6	+ 8.1 + 6.6	11.3	17.6	28.9	+ 9.5	103.9
- Sept.	54.7	17.0	71.7	+ 8.3	11.2	18.8	30.0 28.1	+13.6	99.6 99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	12.1	19.3	31.4	+18.5	108.6
- Apr.	61.7	18.7	80.4	+ 9.1	11.9	19.6	31.5	+20.7	111.9
- May	58.3	17.4	75.7	+ 7.1	11.3	15.5	26.8	- 3.6	102.5
- June	65 . 1	16.7	£1.8 80.6	+13.5	14.3 12.3	22.4	36.7 33.7	+40.1	118.5
- July	0)00	10.0	00.0	1 (0)	(60)	6		+16.6	114.3

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing				
Province	July 1963 (2)	July 1964	Change prev. yr.	July 1963 (2)	July 1964	Change prev. yr		
	numl	per	%	\$100	00	%		
			New passe	enger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	1,157 5,767 6,076 506 688 1,236 1,440 16,870	1,247 6,619 6,592 541 618 1,355 1,554 18,526	+ 7.8 +14.8 + 8.5 + 6.9 -10.2 + 9.6 + 7.9 + 9.8	2,942 15,356 16,007 1,337 1,736 3,310 4,177 44,865	3,227 18,505 17,940 1,487 1,696 3,716 4,554 51,125	+ 9.7 +20.5 +12.1 +11.2 - 2.3 +12.3 + 9.0 +14.0		
		New commercial vehicles						
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	286 619 717 86 161 372 269 2,510	288 754 749 103 142 376 277 2,689	+ 0.7 +21.8 + 4.5 +19.8 -11.8 + 1.1 + 3.0 + 7.1	1,140 2,828 3,025 446 498 1,266 1,063 10,266	1,264 4,058 3,322 466 444 1,429 1,140 12,123	+10.9 +43.5 + 9.8 + 4.5 -10.8 +12.9 + 7.2 +18.1		
			Used passe	enger cars				
Atlantic Provinces. Quebec Ontario Manitoba Saskatchewan Alberta British Columbia(1) Canada	2,021 8,368 8,440 988 1,324 2,432 2,463 26,036	2,046 8,931 7,867 1,040 1,297 2,305 2,353 25,839	+ 1.2 + 6.7 - 6.8 + 5.3 - 2.0 - 5.2 - 4.5 + 0.8	2,113 9,754 10,587 1,061 1,327 2,601 3,074 30,517	2,325 11,089 10,465 1,245 1,362 2,732 3,051 32,269	+10.0 +13.7 - 1.2 +17.3 + 2.6 + 5.0 - 0.7 + 5.7		
			Used commer	cial vehicle	es			
Atlantic Provinces. Quebec Ontario Manitoba Alberta British Columbia(1) Canada	343 608 574 105 222 510 330 2,692	248 604 528 115 212 538 350 2,595	-27.7 - 0.7 - 8.0 + 9.5 - 4.5 + 5.5 + 6.1 - 3.6	467 1,146 991 183 313 783 511 4,394	384 1,166 927 243 291 877 587 4,475	-17.8 + 1.7 - 6.5 +32.8 - 7.0 +12.0 +14.9 + 1.8		

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised.

TABLE 4. Sales Finance Companies

		Wholesale			_	payment ter aper purcha	
Date	Paper Purchased	Estimated Repay-			r cars ercial les	Other consumer	Other comm. & indus-
	rurchaseu	ments	(end of period)	New	Used	goods	trial goods
Calendar Years	milli		months				
1958 1959 1960 1961	1,105 1,307 1,354 1,282	1,116 1,301 1,322 1,327	191 197 229 184	24.1 25.2 25.9 26.5	17.0 17.6 17.6 17.9	20.1 23.2 23.3 24.4	25.1 26.9 27.9 29.8
1962 - II III IV	489 233 454	483 327 357	237 143 240	27.8 28.7 27.5	19.0 19.0 19.1	25.2 26.0 23.9	31.3 30.9 30.9
1963 - I II III IV	471 546 265 580	406 572 370 453	305 279 174 301	28.0 28.7 29.9 28.3	20.3 20.0 20.2 20.1	23.6 25.0 25.8 23.2	32.6 33.2 31.4 33.1
1964 - I II	596 654	482 661	415 408	28.5 29. 4	21.4	21.9	31.8

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - June 30, 1964 over June 30, 1963

		1	
Total, all trades	• •	• •	+4.8
Department stores Motor vehicle dealers Men's clothing stores Family clothing stores Women's clothing stores Hardware stores Furniture, appliance and radio stores Jewellery stores Grocery and combination (independent) stores General stores	+ 8.5 (1) - 0.8 +19.4 + 4.6 - 0.2 - 4.3	+9.9 +0.9 +3.1 +3.9 +2.7 +9.9 +5.5	+8.1 +9.6 +0.5 +0.9 +7.5 +3.2 +1.2 -1.2
Fuel dealers	1 .	+1.6	+3.2

^{..} Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

1962 - June 30 Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31 June 30	Men's c	Charge , all trad	1,019.9 1,018.9 1,125.1 1,044.4 1,062.9 1,071.7 1,183.3 1,095.1 1,113.7	Motor ve 18.5 17.5 17.7 17.6 18.9 18.5 18.1 17.9 20.5	91.4 85.9 86.3 89.5 96.4 91.9 95.0 97.0 105.9	109.9 103.4 104.0 107.1 115.3 110.4 113.1 114.9 126.4
Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31 June 30	Men's c		1,019.9 1,018.9 1,125.1 1,044.4 1,062.9 1,071.7 1,183.3 1,095.1 1,113.7	18.5 17.5 17.7 17.6 18.9 18.5 18.1 17.9 20.5	91.4 85.9 86.3 89.5 96.4 91.9 95.0 97.0	109.9 103.4 104.0 107.1 115.3 110.4 113.1 114.9 126.4
Sept. 30 Dec. 31 1963 - March 31 June 30 Sept. 30 Dec. 31 1964 - March 31 June 30	Men's c	0 0 0 0 0 0 0 0 0 0 0 0	1,018.9 1,125.1 1,044.4 1,062.9 1,071.7 1,183.3 1,095.1 1,113.7	17.5 17.7 17.6 18.9 18.5 18.1 17.9 20.5	85.9 86.3 89.5 96.4 91.9 95.0 97.0	103.4 104.0 107.1 115.3 110.4 113.1 114.9 126.4
June 30 Sept. 30 Dec. 31 1964 - March 31 June 30	Men's c	• • • • • •	1,062.9 1,071.7 1,183.3 1,095.1r 1,113.7	18.9 18.5 18.1 17.9 20.5	96.4 91.9 95.0 97.0 105.9	115.3 110.4 113.1 114.9 126.4
1964 - March 31 June 30	Men's c	• •	1,095.1 ^r 1,113.7	20.5	105.9	126.4
1962 - June 30	6.2	lothing st	ores	Family c	lothing a	
1962 - June 30				Tamilly C	Tothing 8	tores
Sept. 30 Dec. 31	6 .2 8 . 0	10.6 10.1 12.8	16.8 16.3 20.8	12.2 11.8 14.2	9.3 9.3 11.1	21.5 21.1 25.3
1963 - March 31 June 30 Sept. 30 Dec. 31	7.0 6.9 8.4	10.7 11.2 10.5 13.6	17.5 18.2 17.4 22.0	12.1 12.0 11.7 14.1	9.0 9.6 9.8 12.5	21.1 21.6 21.5 26.6
1964 - March 31 June 30		11.0	18.2	12.1	9.5	21.6
	Women's	clothing s	tores	Hardw	are store	s
1962 - June 30 Sept. 30 Dec. 31	2.9	10.2 10.6 12.4	13.1 13.5 16.0	10.0 10.8 11.0	27.6 27.6 28.0	37.6 38.4 39.0
1963 - March 31 June 30 Sept. 30	3.1 3.1	10.7 10.3 11.1	13.7 13.4 14.2	10.3 10.9 11.4	24.0 29.2 29.6	34.3 40.1 41.0
Dec. 31 1964 - March 31 June 30	3.7	12.7 11.0 10.7	17.1 14.7 14.4	12.1 10.7 11.4	29.5 27.6 30.0	41.6 38.3 41.4
		e, applian dio stores		Jewel	lery stor	es
1962 - June 30 Sept. 30 Dec. 31	158.4 160.0	24.5 25.5 27.2	182.9 185.5 194.2	11.7 11.3 14.7	5.4 5.3 8.4	17.1 16.6 23.1
1963 - March 31 June 30 Sept. 30	159.3 159.7 160.8	24.8 26.3 27.4	184.1 186.0 188.2	12.3 11.5 11.0	5.7 5.5 5.7	18.0 17.0 16.7
Dec. 31 1964 - March 31 June 30	160.8	30.0 28.6 28.9	197.5 189.4 188.3	14.6 12.0 11.0	9.0 5.6 5.8	23.6 17.6 16.8

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Fu	el dealers		Depart	ment stor	es	
1962 - June 30 Sept. 30	2.6 2.8	39.6 35.7	42.2 38.5	• •	• •	364.5 365.8	
Dec. 31 1963 - March 31	3.1 3.2	53.3 63.8	56.4 67.0	••	• •	426.9 383.1	
June 30 Sept. 30 Dec. 31	3.1 3.2 3.5	44.0 38.3 56.0	47.1 41.5 59.5	• •	••	387.3 393.5 456.7	
1964 - March 31 June 30	4.3	62.8 44.7	67.1 48.6	• •	**	414.0 418.6	
		and combin		General stores			
1962 - June 30 Sept. 30	• •	• •	34.3 33.1	• •	• •	34.3 34.9	
Dec. 31 1963 - March 31 June 30	**	••	35.5 33.2 34.1	••	••	34.9 32.4 36.3	
Sept. 30	••	• •	34.0 37.2	••	• •	37.2 37.5	
1964 - March 31 June 30	••	• •	33.6 35.4	••	••	34.4 38.4	
		rages and ing statio	ns	A11 o	ther trad	es	
1962 - June 30 Sept. 30	••	• •	30.3 31.5	28.6 30.1	86.8 90.2	115.4	
Dec. 31 1963 - March 31	••	• •	29.4 29.6	29.5 27.0	90.1 76.3 87.9	119.6 103.3 115.6	
June 30 Sept. 30 Dec. 31		• •	30.9 31.5 30.2	27.7 30.4 29.7	94.2	124.6	
1964 - March 31 June 30	• •	• •	28.6 29.4	26.3 27.6	76.4° 88.3	102.7° 115.9	

^{..} Figures not available.



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CREDIT STATISTICS (Selected holders

August 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders		Balances	outstanding at mo	onth-end
Defected elegit norders	August	1963	August 1964	Change
		million	ns of dollars	%
Sales finance companies: Consumer goods Commercial goods	887 508		986 575	+11.2 +13.2
Small loan companies: Cash loans	727 54		808 51	+11.1 - 5.6
Department stores	381		417	+ 9.4
Furniture, appliance stores	186		191	+ 2.7
Chartered banks: Personal loans: Fully secured Home improvement Other	377 72 1,371		429 71 1,718	+13.8 - 1.4 +25.3

October, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

grayer-muses, personal debat	Year	Sales fi companies			l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores
Special delications			millions	of dollar	S		
	End of:			1			100
1	1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - May	845	475	700	52	386	185
9	- June	865	490	709	53	387	186
10	- July	883	501	721	53	380	185
11	- Aug.	887	508	727	54	381	186
	- Sept.	878	514	729	55	393	188
12	- Oct.	876	517	731	5 5	396	191
13	·· Nov.	873	518	738	56	420	192
14	- Dec.	874	520	755	55	456	198
15	1964 - Jan.	873	514	754	55	442	194
16	- Feb.	879	510	751	51	420	190
17	- Mar.	886	513r	750	46	414	189
	- Apr.	907	523r	761	48	417	188
18	- May	934	542	773	49	418	189
19	- June	962	555	787	49	418	188
20	- July	982	565r	800	50	416	189
21	- Aug.	986	575	808	51	417	191
22 23							

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods ancing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

					,					
	tered bar					Other r	ers			
pers	sonal loar	ıs	Sub- total	Life	Quebec	(ex. d		011		
			(excl.	insurance companies'	savings	furnitu: appli		company		
Fully	Home		co1.2)		banks'	store		credit	unions (10)	
	improve-	Other	(7)	loans	loans	Instal-		(9)	(10)	
(6)	ment					ment	Charge (8)			
			m	illions of	dollars	(8)				No.
	1	1		1	1			1		
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	5 5 3	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	3 78	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	4 9	5 79 r	7
346	69	1,286	3,869	378	22					
370	70	1,330	3,970	380	23	0.4	201			8
376	70	1,354	4,022	381	25	94	396	50	• •	9
377	72	1,371	4.055	382	24					10
379	72	1,380	4.074	384	24	0.6	201			11
390	72	1,394	4,105	385	24	96	394	60	• •	1.0
402	73	1,418	4,172	385	27					12
392	72	1,432	4,234	385		10/	101			13
387	71	1,444	4,220	386	23 24	104	424	54	669	14
395	72	1,457	4,215	387						15
395	70	1,497	4,247	388	26 25	0.4	0.07			16 17
3 98	70	1,543	4,332	390	25	94	397	50	• •	1/
416	71	1,597	4,447	390	23					18
425	71	1,672	4,572	390	24	97	410			19
423	71	1,685	4,616	391	26	9/	410	55	• •	20
429	71	1,718	4,671	392	27					21
723	/ 1	1,710	4,0/1	373	2/					22
										23
										43

Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods			Commercial goods				
Year	Passenger	0.1	To	tal	Commer-	Other	Tot	al	Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
		1		%				%		
	And and a second	7	Value of	contrac	ts financ	ed duri	ng month			
1963 - May	79.2	18.2	97.4	+ 6.9	16.7	26.1	42.8	+13.5	140.2	
- June	74.2	18.2	1	+ 9.9	15.4	26.0	41.4	+12.8	133.8	
- July	75.4	17.7		+12.0	14.6	25.3	39.9	+15.7	133.0	
- Aug.	57.3	16.0	F I	- 2.7	14.1	23.0	37.1	+10.4	110.4	
- Sept	1	16.8	1	+ 5.1	13.2	21.3	34.5	- 0.9	96.8	
- Oct.	61.7	17.4	1	+15.8	14.0	22.5	36.5	+17.4	115.6	
Nov.	54.5	16.3	1	+ 4.9	12.0	20.5	32.5	+18.2	103.3	
- Dec.	52.4	18.3		+11.7	12.3	19.9	32.2	+ 2.2	102.9	
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	. 96.5	
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6	
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6	
- Apr.	84.1	17.7		+ 9.7	16.9	26.6	43.5	+15.7	145.3	
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8	
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7	
- July		17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8	
- Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0	
			Balan	ces outs	tanding a	t month	-end			
1963 - May	662.0	182.8	844.8	+ 9.6	158.3	316.4	474.7	+16.5	1,319.5	
- June	681.6	183.5	865.1	+10.7	162.5	327.4	489.9	+15.8	1,355.0	
- July	698.7	184.5		+11.0	165.8	335.1	500.9	+16.2	1,384.1	
- Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9	
- Sept	1	184.5	1	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9	
- Oct.	691.6	184.4	1	+ 9.8	170.5	346.7			1,393.2	
- Nov.	689.0	184.4	1	+ 9.3	171.0	347.2	518.2		1,391.6	
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4	
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7	
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1		1	_,389.2	
- Mar.	702.8	183.2	886.0	+10.9	170.9r	342.2r		+14.5r		
- Apr.	725.2	182.2	907.4	+10.9	175.8r	347.4r	ł.	+13.8r		
- May	750.5	183.5	934.0	+10.6	183.2r	358.6r		+14.11		
- June	776.8	184.9	961.7	+11.2	190.9r	364.1r		+13.3r		
- July	796.4	185.5	981.9	+11.2	196.4r	369.0r		+12.91		
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4		+13.2		

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods		
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%				%		
				Repaymen	ts during	month				
1963 - May - June - July - Aug Sept Oct Nov Dec.	63.1 57.1 54.3	17.1 17.5 16.7 15.8 17.0 17.5 16.3 16.0	70.7 72.1 75.0 69.6 71.7 80.6 73.4 70.3	- 6.2 - 1.2 + 8.1 + 6.6 + 8.3 +16.3 +11.7 +14.1	12.3 11.2 11.3 11.2 12.1 13.3 11.5 13.1	15.5 15.0 17.6 18.8 16.0 20.4 20.0 17.7	27.8 26.2 28.9 30.0 28.1 33.7 31.5 30.8	- 1.4 +24.8 + 9.5 +13.6 (5) + 5.6 + 7.9 - 9.7	98.5 98.3 103.9 99.6 99.8 114.3 104.9 101.1	
- Feb Mar Apr May - June - July - Aug.	51.4 59.9 61.7 58.3 65.1 63.8 63.9	12.2 17.3 18.7 17.4 16.7 16.8 16.3	63.6 77.2 80.4 75.7 81.8 80.6 80.2	- 1.1 +15.7 + 9.1 + 7.1 +13.5 + 7.5 +15.2	11.4 9.8r 12.0r 10.1r 10.9r 11.1r 10.1	20.1 18.7r 21.4r 17.8r 26.1r 22.5r 20.5	33.4r 27.9r 37.0r	+31.2 + 7.5r +28.0r + 0.4r +41.2r +16.3r + 2.0	95.1 105.7r 113.8r 103.6r 118.8r 114.2r 110.8	

⁽²⁾ Covers such lines as furniture, appliances, jewellery etc.

⁽³⁾ Percentage change from same month previous year.

⁽⁴⁾ Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

⁽⁵⁾ No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of fina	ncing
Province	August 1963 (2)	August 1964	Change prev. yr.	August 1963 (2)	August 1964	Change prev. y
		ber	%	\$'0	00	%
			New passe	enger cars		
	970	1,245	+28.4	2,412	3,207	+33.0
tlantic Provinces.	4,192	5,146	+22.8	11,168	14,442	+29.3
uebec	4,021	5,261	+30.8	10,604	14,169	+33.6
ntario	444	508	+14.4	1,152	1,388	+20.5
askatchewan	494	588	+19.0	1,277	1,605	+25.7
lberta	1,055	1,221	+15.7	2,815	3,363	+19.5
ritish Columbia(1)	1,143	1,323	+15.7	3,369	3,821	+13.4
Canada	12,319	15,292	+24.1	32,797	41,995	+28.0
		<u> </u>		1 11 1 1		
			New commerci	al venicles		T
tlantic Provinces.	213	203	- 4.7	895	758	-15.3
uebec	642	640	- 0.3	3,359	3,736	+11.2
ntario	533	600	+12.6	2,129	2,430	+14.7
anitoba	94	94	(3)	398	323	-18.8
askatchewan	164	175	+ 6.7	558	594	+ 6.5
lberta	350	324	- 7,4	1,170	1,147	- 2.0
ritish Columbia(1)	233	221	- 5.2	826	921	+11.5
Canada	2,229	2,257	+ 1.3	9,335	9,909	+ 6.1
			Used passe	enger cars		
		<u> </u>				T
tlantic Provinces.	1,865	1,887	+ 1.2	1,916	1,990	+.3.9
uebec	6,729	6,805	+ 1.1	7,592	8.591	+13.2
ntario	6,746	6,413	- 4.9	8,143	8,377	+ 2.9
anitoba	923	868	- 6.0	961	936	- 2.6
askatchewan	1,007	1,161	+15.3	977	1,204	+23.2
lberta	2,252	2.053	- 8.8	2,479	2,339	- 5.6
ritish Columbia(1)	2,157	1,948	- 9,7	2,467	2,491	+ 1.0
Canada	21,679	21,135	- 2 - 5	24,535	25,928	+ 5.7
			Used commen	ccial vehicl	es	
tlantia Provinces	206	268	-12.4	409	381	- 6.8
tlantic Provinces.	306	1	- 0.7			- 9.8
iebec	586	582		1,280	1,154	-28.9
ntario	612	524	-14.4 + 8.9	1,234	877 3 10	+63.2
anitoba	124	135	1	1	291	-27.1
askatchewan	268	238	-11.2	399		+30.3
lberta	527	537	+ 1.9	775	1,010	+ 30.3
ritish Columbia(1)	328	311	- 5.2	443	458	- 5.3
Canada	2,751	2,595	- 5.7	4,730	4,481	-)

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised

⁽³⁾ No change





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CREDIT STATISTICS (Selected) September 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders		Balances	outstanding at m	onth-end
perected credit horders	September,	1963	September, 1964	Change
Sales finance companies:		million	s of dollars	%
Commercial goods	878 514		987 579	†12.4 +12.6
Small loan companies: Cash loans	729 55		812 - 52	+11.4 - 5.5
Department stores	393		432	+ 9.9
Furniture, appliance stores	188		192	+ 2.1
Chartered banks: Personal loans: Fully secured Home improvement Other	379 72 1,380		439 72 1,736	+15.8 (1) +25.8

(1) No change November, 1964 6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			ll loan Danies	Depart-	Furniture,	
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
	F 1 - C.		millions	of dollar	s			
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960 1	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 202 195 195	
8 9 10 11 12 13 14	1963 - June - July - Aug Sept Oct Nov Dec.	865 883 887 878 876 873 874	490 501 508 514 517 518 520	709 721 727 729 731 738 755	53 53 54 55 55 56 55	387 380 381 393 396 420 456	186 185 186 188 191 192	
15 16 17 18 19 20 21 22	1964 - Jan Feb Mar Apr May - June - July - Aug.	873 879 886 907 934 962 982 986	514 510 513 523 542 555 565 575	754 751 750 761 773 787 800 808	55 51 46 48 49 49	442 420 414 417 418 418 416 417	194 190 189 188 189 188	
23	- Sept.	987	579	812	52	432	192	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Chartered banks personal loans		Sub- total	Life insurance	Quebec savings	Other re deale (ex. de furnitur	ers	0il company	Credit	
Fully secured (6)	Home improve- ment	Other	(excl. col.2) (7)	companies' policy loans	banks' loans	applia store Instal- ment (8)		credit cards (9)	unions (10)	37 -
			m	illions of	dollars	(0)				No.
313	38	435	2,331	270	11	85	354	26	226	1
257 287	48 58	420 553	2,324 2,546	295 305	13 12	100 96	343 362	32 35	258 320	2 3
282 286	60 56	71¥ 857	2,867 3,139	323 344	13 14	101 9 7	376 378	40 43	397 433	5
336 372	66 70	1,030 1,183	3,378 3,761	358 372	17 27	102 102	390 402	4 7 4 9	5 16 5 79	6 7
370 376 377	70 70 72	1,330 1,354 1,371	3,970 4,022 4,055	380 381 382	23 25 24	94	3 96	50	o c	8 9 10
379 390 402	72 72 72 73	1,380 1,394	4,074 4,105 4,172	384 385 385	24 24 24 27	96	394	60	• •	11 11
392	72	1,418 1,432	4,234	385	23	104	424	54	669	14
387 395 395 398	71 72 70 70	1,444 1,457 1,497 1,543	4,220 4,215 4,247 4,332	386 387 388 390	24 26 25 25	94	397	50		15 16 17 18
416 425	71 71	1,597 1,672	4,447 4,572	390 391	21 24	97	410	55		19 20
427 ^r 436 ^r 439	71 71 72	1,684 ^r 1,715 ^r 1,736		392 393 394	26 2 7 2 6		The state of the s	66		60 CT CT CT

⁽⁸⁾ Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

Amount owing to oil companies, excluding commercial accounts. (9)

⁽¹⁰⁾ Not available quarterly.

Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

	C	onsume	r goods			Com	mercial	goods	
Year and	Passenger	Other	То	tal	Commer-	Other	Tot	al	Total
m on th	cars (1)	(2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
				%				%	
		7	Value of	contrac	ts financ	ed duri	ng month	l	
1963 - June - July	74.2 75.4	18.2	92.4 93.1	+ 9.9 +12.0	15.4 14.6	26.0 25.3	41.4 39.9	+12.8	133.8 133.0
- Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept. - Oct.	45.5 61.7	16.8	62.3	+ 5.1 +15.8	13.2 14.0	21.3	34.5 36.5	- 0.9 +17.4	96.8 115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan. - Feb.	52.2 55.9	14.1 14.3	66.3	+ 7.3 +18.4	10.8	19.4 16.8	30.2 27.4	+ 9.0	96.5 97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6`
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July - Aug.	83.4	17.4	100.8	+ 8.3	16.6 14.4	27.4 25.9	44.0 40.3	+10.3	144.8 125.0
- Sept	62.4	19.3	81.7	+31.1	15.5	24.1	39.6	+14.8	121.3
		I	Ralan	ces outs	tanding a	t month.	- end		
			Dalan	ces oues	canding a	t monten	- end		
1963 - June	681.6	183.5	865.1	+10.7	162.5	327.4	489.9	+15.8	1,355.0
- July - Aug.	698.7	184.5 184.7	883.2 886. 9	+11.0	165.8	335.1	500.9	+16.2	1,384.1
- Sept	693.0	184.5	877.5	+ 9.9	168.7 169.8	339.3	508.0 514.4	+15.9	1,394.9 1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	873.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	170.9	342.2	513.1	+14.5	1,399.1
- Apr. - May	725.2 750.5	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6
- June	776.8	184.9	934.0	+10.6 +11.2	183.2 190.9	358.6 364.1	541.8 555.0	+14.1 +13.3	1,475.8 1,516.7
- July	796.4	185.5	981.9	+11.2	196.4	369.0	565.4	+12.9	1,547.3
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5
- Sept	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods			Com	mercial	goods	
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)	Total retail
				%				%	
				Repaymen	ts during	month			
1963 - June - July - Aug. - Sept. - Oct. - Nov. - Dec.	54.6 58.3 53.8 54.7 63.1 57.1 54.3	17.5 16.7 15.8 17.0 17.5 16.3	72.1 75.0 69.6 71.7 80.6 73.4 70 3	- 1.2 + 8.1 + 6.6 + 8.3 +16.3 +11.7 +14.1	11.2 11.3 11.2 12.1 13.3 11.5	15.0 17.6 18.8 16.0 20.4 20.0 17.7	26.2 28.9 30.0 28.1 33.7 31.5 30.8	+24.8 + 9.5 +13.6 (5) + 5.6 + 7.9 - 9.7	98.3 103.9 99.6 99.8 114.3 104.9
1964 - Jan. - Feb. - Mar. - Apr. - May - June - July - Aug. - Sept.	50.9 51.4 59.9 61.7 58.3 65.1 63.8 63.9 62.9	16.6 12.2 17.3 18.7 17.4 16.7 16.8 16.3	67.5 63.6 77.2 80.4 75.7 81.8 80.6 80.2 80.8	+ 5.6 - 1.1 +15.7 + 9.1 + 7.1 + 13.5 + 7.5 +15.2 +12.7	11.3 11.4 9.8 12.0 10.1 10.9 11.1 10.1 12.1	24.4 20.1 18.7 21.4 17.8 26.1 22.5 20.5 23.3	35.7 31.5 28.5 33.4 27.9 37.0 33.6 30.6 35.4	+32.2 +31.2 + 7.5 +28.0 + 0.4 +41.2 +16.3 + 2.0 +26.0	103.2 95.1 105.7 113.8 103.6 118.8 114.2 110.8

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amou	nt of finan	cing			
Province	September 1963 (2)	September 1964	Change prev. yr.	September 1963 (2)	September 1964	Change prev. yr.			
	num		%	\$10		%			
	New passenger cars								
	853	962	+ 12.8	2,077	2,439	+ 17.4			
Atlantic Provinces.	3,245	4,686	+ 44.4	8,592	13,050	+ 51.9			
Quebec	3,508	4,839	+ 37.9	8,680	12,689	+ 46.2			
Manitoba	324	497	+ 53.4	855	1,311	+ 53.3			
Saskatchewan	487	513	+ 5.3	1,252	1,362	+ 8.8			
Alberta	798	1,058	+ 32.6	2,103	2,854	+ 35.7			
British Columbia(1)	776	2,142	+176.0	2,184	5,896	+170.0			
Canada	9,991	14,697	+ 47.1	25,743	39,601	+ 53.8			
			New commerci	lal vehicles	<u> </u>				
				1					
Atlantic Provinces.	188	234	+ 24.5	682	951	+ 39.4			
Quebec	579	670	+ 15.7	3,819	4,032	+ 5.6			
Ontario	518	543	+ 4.8	2,030	2,450	+ 20.7			
Manitoba	80	74	- 7.5	340	353	+ 3.8			
Saskatchewan	149	171	+ 14.8	514	590	+ 14.8			
Alberta	290	340	+ 17.2	1,064	1,224	+ 15.0			
British Columbia(1)	160	322	+101.2	559	1,029	+ 84.1			
Canada	1,964	2,354	+ 19.9	9,008	10,629	+ 18.0			
			Used passo	enger cars					
Atlantic Provinces.	1,643	1,477	- 10.1	1,670	1,643	- 1.6			
Quebec	5,460	6,182	+ 13.2	6,100	7,601	+ 24.6			
Ontario	5,303	5,580	+ 5.2	6,236	7,344	+ 17.8			
Manitoba	786	785	- 0.1	826	811	- 1.8			
Saskatchewan	1,074	1,041	- 3.1	1,077	1,082	+ 0.5			
Alberta	1,857	1,718	- 7.5	1,895	1,880	- 0.8			
British Columbia(1)	1,723	1,925	+ 11.7	1,972	2,397	+ 21.6			
Canada	17,846	18,708	+ 4.8	19,776	22,758	+ 15.1			
		Used commercial vehicles							
Atlantic Province	0.05	0/5	17.0	256	250	1 1			
Atlantic Provinces.	295	245	- 17.0	356	352	- 1.1			
Quebec Ontario	636	628	- 1.3	1,151	1,466	+ 27.4			
Manitoba	524 120	499 104	- 4.8 - 13.3	961	908	- 5.5			
Saskatchewan	223	212	- 13.3	272	259	- 4.8			
Alberta	495	455	- 4.9	788	795	+ 0.9			
British Columbia(1)	268	469	+ 75.0	441	908	+105.9			
Canada	2,561	2,612	+ 2.0	4,159	4,876	+ 17.2			
Udilaud									

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised

TABLE 4. Sales Finance Companies

		Wholesale		1		payment ter	
						aper purcha	The state of the s
			Balances	Passenge			Other
Date	Paper	Estimated	out-	and com		Other	comm. &
	purchased	repay-	standing	vehic	les	consumer	indus-
	1	ments	(end of	New	Used	goods	trial
			period)	1.0	0360		goods
	milli	ons of doll	ars		mo	nths	
Calendar Years					1		
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26 9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	134	26.5	17.9	24.4	29 8
1962 *	489	483	237	27.8	19.0	25.2	31. 3
III	233	327	143	2807	18 0	26.0	30.9
IV	454	357	240	27 5	19.1	23.9	30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	5 72	279	28.7	20.0	25.0	33.2
III	265	370	174	23.9	20.2	25.8	31.4
IV	580	453	301	28.3	20.1	23.2	33.1
A- V	500	, , , ,	302	2010			
1964 - I	596	482	415	28.5	21.4	21.9	31.8
II	654	661	408	29.4	21.6	24.5	31.2
III	305	470	243	30.7	21.5	24.8	31 6
T I I	303	170	2.13	J = 4 /			



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CREDIT STATISTICS

October 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	outstanding at mo	onth-end
perected create norders	October, 1963	October, 1964	Change
	millio s	of dollars	7.
Sales finance companies: Consumer goods Commercial goods	876 5 17	9 88 579	+12.8 +12.0
Small loan companies: Cash loans	731 55	81 4 53	+11.4 - 3.6
Department stores	396	442	+11.6
Furniture, appliance stores	191	194	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	390 72 1,394	454 72 1,754	+16.4 (1) +25.8

⁽¹⁾ No change December, 1964

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi			1 loan anies	Depart- ment	Furniture,	
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	stores (5)	appliance stores	
	T 1 C.		millions	of dollar	S			
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960 1 2 1963 - July - Aug Sept.	756 780 768 806 823 756 801 883 887 878	279 288 257 344 393 395 440 501 508 514	343 347 382 446 504 559 662 721 727 729	13 15 19 38 45 35 52 53 54	244 262 282 314 368 401 427 380 381 393	189 195 197 202 195 195 194 185 186 188	
11 12 13	- Oct. - Nov. - Dec.	876 873 874	517 518 520	731 738 755	55 56 55	396 420 456	191 192 198	
14 15 16 17 18 19 20 21 22 23	1964 - Jan. Feb. Mar. Apr. May June July Aug. Sept.	873 879 886 907 934 962 982 986 987	514 510 513 523 542 555 565 575 579	754 751 750 761 773 787 800 808 812	55 51 46 48 49 49 50 51 52	442 420 414 417 418 418 416 417 432	194 190 189 188 189 188	
(1)	- Oct.	. 988	579	814	53	442	194	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

pers Fully	Home improve-ment		Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other redeals (ex. defurnitument deals (ex. defurnitument deals (ex. defurnitument deals (ex. deals	ers ept., re and ance	Oil company credit cards (9)	Credit unions (10)	No.
			m	illions of	dollars					110 0
313 257 287 282 286 336 372	38 48 58 60 56 66 70	435 420 553 719 857 1,030 1,183	2,331 2,324 2,546 2,867 3,139 3,378 3,761	270 295 305 323 344 358 372	11 13 12 13 14 17 27	85 100 96 101 97 102 102	354 343 362 376 378 390 402	26 32 35 40 43 47 49	226 258 320 397 433 516 579	1 2 3 4 5 6 7
376 377 379 390 402 392	70 72 72 72 72 73 72	1,354 1,371 1,380 1,394 1,418 1,432	4,022 4,055 4,074 4,105 4,172 4,234	381 382 384 385 385 385	25 24 24 24 27 23	96 105 ^r	394	- 60 54	669	8 9 10 11 12 13
387 395 395 398 416 425	71 72 70 70 71 71	1,444 1,457 1,497 1,543 1,597 1,672	4,220 4,215 4,247 4,332 4,447 4,572	386 387 388 390 390	24 26 25 25 21 24	94 97	397	50 55	• •	14 15 16 17 18
427 436 439 454	71 71 72 72	1,684 1,715 1,736 1,754	4,619 4,675 4,722 4,771	392 393 394 395	26 27 26 26	96	399	66	• •	20 21 22 23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

^{..} Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and		Consumer goods				Commercial goods				
allu	Passenger Other		To	tal	Commer-	Other	Total		Total	
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail	
				%				%		
		7	Value of	contrac	ts financ	ed duri	ng month			
1963 - July	75.4	17.7	93.1	+12.0	14.6	25.3	39.9	+15.7	133.0	
- Aug.	57,3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4	
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	□ 0.9	96.8	
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6	
- Nov.	54.5	16.3	70,8	+ 4.9	12.0	20.5	32.5	+18.2	103.3	
- Dec.	52,4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9	
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5	
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6	
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6	
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3	
⊸ May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8	
⇒ June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7	
~ July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8	
⊸ Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0	
- Sept.	62.4	19.3	81.7	+31.1	15.5	24.1	39.6	+14.8	121.3	
- Oct.	68.0	16.5	84.5	+ 6,8	14.3	23.8	38,1	+ 4.4	122.6	
			Balan	ces outs	tanding a	t month	-end			
10(0 7.1)	(00 ~	10/ 5	000 0	111 0	165.0	0.05.1	500.0	116	1 00/ 1	
1963 - July	698.7	184.5	883.2	+11.0	165.8	335.1	500.9	+16.2	1,384.1	
- Aug.	702.2 693.0	184.7 184.5	8 8 6.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9	
≈ Sept. ≈ Oct.	691.6	184.4	876.0	+ 9.9 + 9.8	169.8 170.5	344.6 346.7	514.4 517.2	+15.6	1,391.9	
	689.0	184.4	878.4	+ 9.3	171.0	347.2		+16.4	1,393.2 1,391.6	
- Nov. - Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4	
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7	
= Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9		
- Mar.	702.8	183.2	886.0	+10.9	170.9	342.2	513.1	+14.5	1,389.2 1,399.1	
- Apr.	725.2	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6	
- May	750.5	183.5	934.0	+10.6	183.2	358.6	541.8	+14.1	1,475.8	
- June	776.8	184.9	961.7	+11,2	190.9	364.1	555.0	+13.3	1,516.7	
- July	796.4	185.5	981.9	+11.2	196.4	369.0	565.4	+12.9	1,547.3	
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5	
- Sept.	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6	
- Oct.	800.2	187.4	987.6	+12.7	205.3	374.0	579.3	+12.0	1,566.9	

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Со	Consumer goods				Commercial goods				
Year and	Passenger	Other	Tot	al	Commer-	Other (4)	Total		T-4-1	
month	cars (1)	(2)	Amount	Change (3)	cial vehicles		Amount	Change (3)	Total retail	
				%				%		
			,	Repaymen	ts during	month				
1963 - July - Aug. - Sept. - Oct. - Nov. - Dec. 1964 - Jan.	58.3 53.8 54.7 63.1 57.1 54.3	16.7 15.8 17.0 17.5 16.3 16.0	75.0 69.6 71.7 80.6 73.4 70.3	+ 8.1 + 6.6 + 8 3 +16.3 +11.7 +14.1 + 5.6	11.3 11.2 12.1 13.3 11.5 13.1	17.6 18.8 16.0 20.4 20.0 17.7	28.9 30.0 28.1 33.7 31.5 30.8	+ 9.5 +13.6 (5) + 5.6 + 7.9 - 9.7	103.9 99.6 99.8 114.3 104.9 101.1	
- Feb Mar Apr May - June - July - Aug Sept Oct.	51.4 59.9 61.7 58.3 65.1 63.8 63.9 62.9 67.7	12.2 17.3 18.7 17.4 16.7 16.8 16.3 17.9	63.6 77.2 80.4 75.7 81.8 80.6 80.2 80.8 84.2	- 1.1 +15.7 + 9.1 + 7.1 +13.5 + 7.5 +15.2 +12.7 + 4.5	11.4 9.8 12.0 10.1 10.9 11.1 10.1 12.1 13.1	20.1 18.7 21.4 17.8 26.1 22.5 20.5 23.3 25.0	31.5 28.5 33.4 27.9 37.0 33.6 30.6 35.4 38.1	+31.2 + 7.5 +28.0 + 0.4 +41.2 +16.3 + 2.0 +26.0 +13.1	95.1 165.7 113.8 103.6 118.8 114.2 110.8 116.2 122.3	

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing						
Province	October	October 1964	Change prev. yr.	October 1963 (2)	October 1964	Change prev. yr.				
	1963 (2) num		%	\$'0		%				
			New passe	nger cars						
Atlantic Provinces.	925	983	+ 6.3	2,335	2,506	+ 7.3				
Quebec	5,700	5,793	+ 1.6	15,124	16,296	+ 7.7				
ntario	4,951	5,393	+ 8.9	12,865	14,451	+12.3				
Manitoba	504	547	+ 8.5	1,349	1,496	+10.9				
askatchewan	704	72.0	+ 2.3	1,836	1,914	+ 4,2				
lberta	1,083	1,361	+25.7	2,867	3,674	+28.1 +47.9				
British Columbia(1)	993	1,465	+47.5	2,811	4,157 44,494	+13.5				
Canada	14,860	16,262	+ 9,4	39,187	44,494	113,3				
			New commerci	al vehicles						
tantia Province	231	250	+ 8,2	814	882	+ 8.4				
Atlantic Provinces.	680	676	- 0.6	2,941	3,465	+17.8				
mtario	692	730	+ 5.5	2,422	2,593	+ 7.1				
lanitoba	104	114	+ 9.6	418	473	+13.2				
askatchewan	158	186	+17.8	488	614	+25.8				
lberta	397	403	+ 1.5	1,514	1,430	~ 5.5				
British Columbia(1)	246	286	+16.3	856	944	+10.3				
Canada	2,508	2,645	+ 5.5	9,453	10,401	+10.0				
	Used passenger cars									
htlantia Duaninasa	1 4.60	1 406	- 3.7	1,495	1,607	+ 7.5				
Atlantic Provinces.	1,460 6,352	1,406 6,244	- 1.7	7,486	8,214	+ 9.7				
ntario	5,793	5,440	- 6.1	7,087	7,267	+ 2.5				
Manitoba	897	740	-17.5	940	785	-16.5				
askatchewan	1,250	1,071	-14.3	1,211	1,133	- 6.4				
Alberta	2,033	1,853	- 8.9	2,170	2,164	- 0.3				
British Columbia(1)	1,810	1,733	- 4.3	2,131	2,327	+ 9.2				
Canada	19,595	18,487	· 5.7	22,520	23,497	+ 4,3				
			Used commer	cial vehicl	es	1				
Atlantia Burning	243	254	+ 4.5	332	380	+14.5				
Atlantic Provinces.	766	553	~27.8	1,453	1,216	1.6 3				
Intario	540	470	-13.0	931	791	-15.0				
Manitoba	121	96	-20.7	236	164	-30.5				
Saskatchewan	204	173	-15.2	288	211	-26.7				
Alberta	536	474	-11.6	843	632	-25.0				
British Columbia(1)	302	303	+ 0.3	490	503	+ 2.7				
Canada	2,712	2,323	-14.3	4,573	3,897	-14.8				

⁽¹⁾ Includes Yukon and Northwest Territories.

⁽²⁾ Revised.

TABLE 4. Sales Finance Companies

		Wholesale		Average repayment terms on retail paper purchased				
Date	Paper Purchased	Estimated Repay-	Balances out- standing	Passenger cars and commercial vehicles		Other consumer	Other comm. & indus-	
		ments	(end of period)	New	Used	goods	trial goods	
	milli	ons of doll	ars		m	onths		
Calendar Years	1,105	1,116	191	24.1	17.0	20.1	25.1	
1959	1,307	1,301	197	25.2	17.6	23.2	26.9	
1960	1,354	1,322	229	25.9	17.6	23.3	27.9	
1961	1,282	1,327	184	26.5	17.9	24.4	29.8	
1962 - II	489	483	237	27.8	19.0	25.2	31.3	
III	233	327	143	28.7	19.0	26.0	30.9	
IV	454	357	240	27.5	19.1	23.9	30.9	
1963 - I	471	406	305	28.0	20.3	23.6	32.6	
II	546	572	279	28.7	20.0	25.0	33.2	
III	265	370	174	29.9	20.2	25.8	31.4	
IV	580	453	301	28.3	20.1	23.2	33.1	
1964 - I	596	482	415	28.5	21.4	21.9	31.8	
II	654	661	408	29.4	21.6	24.5	31.2	
III	305	470	243	30.7	21.5	24.8	31.6	

^{..} Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - September 30, 1964 over September 30, 1963

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades	e o	• •	+ 4.5
Department stores	* * -	• •	+10.0
Motor vehicle dealers	+ 0.5	+ 6.1	+ 5.2
Men's clothing stores	(1)	+ 2.9	+ 1.7
Family clothing stores	(1)	+ 4.1	+ 1.9
Women's clothing stores	+ 3.2	- 1.8	- 0.7
Hardware stores	+ 7.0	- 1.7	+ 0.7
Furniture, appliance and radio stores	+ 0,7	+ 8.8	+ 1.9
Jewellery stores	- 1.8	+ 1.8	- 0.6
Grocery and combination			
(independent) stores	* *		+ 3.5
General stores	0.0		+ 4.8
	+15.6	- 0.3	+ 1.0
Fuel dealers			- 2.5
Garages and filling stations	6 0		

^{..} Figures not available.

⁽¹⁾ No change.

TABLE 6. Accounts Receivable - by Kind of Business (dollar estimates in millions)

(dollar estimates in millions)									
Date	Instalment	Charge	Total	Instalment	Charge	Total			
	Total	, all trad	es	Motor ve	lers				
1962 - June 30	۰۰	0 *	1,019.9	18.5	91.4	109.9			
S ept. 30			1,018.9	17.5	85.9	103.4			
Dec. 31	• •		1,125.1	17.7	86.3	104.0			
1963 - March 31	0 *		1,044.0 ^r	17.6	89.5	107.1			
June 30			1,062.4 ^r	18.9	96.4	115.3			
Sept. 30	0.0		1,071.2-	18.5	91.9	110.4			
Dec. 31			1,182.8 ^r	18.1	95.0	113.1			
1964 - March 31			1,094.5 ^r	17.9	97.0	114.9			
June 30		• 0	1,113.2 ^r	20.5	105.9	126.4			
Sept. 30	0.		1,119.1	18.6	97.5	116.1			
	Men's c	lothing st	ores	Family c	lothing s	tores			
1962 - June 30	6.2	10.6	16.8	12.2	9.3	21.5			
Sept. 30	6.2	10.1	16.3	11.8	9.3	21.1			
Dec. 31	8.0	12.8	20.8	14.2	11.1	25.3			
1963 - March 31	6.8	10.7	17.5	12.1	9.0	21.1			
June 30	7.0	11.2	18.2	12.0	9.6	21.6			
Sept. 30	6.9	10.5	17.4	11.7	9.8	21.5			
Dec. 31	8.4	13.6	22.0	14.1	12.5	26.6			
1964 - March. 31	7.2	11.0	18.2	12.1	9.5	21.6			
June 30	7.0	11.3	18.3	11.9	9.9	21.8			
Sept. 30	6.9	10.8	17.7	11.7	10.2	21.9			
	Women's	clothing s	tores	Hardw	are store	s			
1962 - June 30	2.9	10,2	13.1	10.0	27.6	37.6			
Sept. 30	2.9	10.6	13.5	10.8	27.6	38.4			
Dec. 31	3.6	12.4	16.0	11.0	28.0	39.0			
1963 - March 31	3.0	10.7	13.7	10.3	24.0	34.3			
June 30	3.1	10.3	13.4	10.9	29.2	40.1			
Sept. 30	3.1	11.1	14.2	11.4	29.6	41.0			
Dec. 31	4.4	12.7	17.1	12.1	29.5	41.6			
1964 - March 31	3.7	11.0	14.7	10.7	27.6	38.3			
June 30	3.7	10.7	14 4	11.4	30.0	41.4			
Sept. 30	3.2	10.9	14.1	12.2	29.1	41.3			
		e, applian dio stores		Jewel	lery stor	es			
1962 - June 30	158.4	24.5	182.9	11.7	5.4	17.1			
Sept. 30	160.0	25.5	185.5	11.3	5.3	16.6			
Dec. 31	167.0	27.2	194.2	14.7	8.4	23.1			
1963 - March 31	159.3	24.8	184.1	12.3	5.7	18.0			
June 30	159.7	26.3	186.0	11.5	5.5	17.0			
Sept. 30	160.8	27.4	188.2	11.0	5.7	16.7			
Dec. 31	167.5	30.0	197.5	14.6	9.0	23.6			
1964 - March 31	160.8	28.6	189.4	12.0	5.6	17.6			
June 30	159.4	28.9	188.3	11.0	5.8	16.8			
<u>Sept.</u> 30	161.9	29.8	191.7	10.8	5.8	16.6			
Figures not availa									

^{..} Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded (dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
	Fuel dealers			Department stores			
1962 - June 30	2.6	39.6	42.2			364.5	
Sept. 30	2.8	35.7	38.5			365.8	
Dec. 31	3.1	53.3	56.4			426.9	
1963 - March 31	3.2	63.8	67.0			382.7r	
June 30	3.1	44.0	47.1			386.8r	
Sept. 30	3.2	38.3	41.5			393.0r	
Dec. 31	3.5	56.0	59.5			456.2°	
1964 - March 31	4.3	62.8	67.1			413.5r	
June 30	3.9	44.7	48.6			418.1r	
Sept. 30	3.7	38.2	41.9			432.2	
		and combin		Gene	eral store	s	
1060 7 00	stores	(independ				0/ 0	
1962 - June 30	0 •	0.9	34.3		• •	34.3	
Sept. 30	0 0		33.1	• •	• •	34.9	
Dec. 31	0 0	0 0	35.5		• •	34.9	
1963 - March 31	0 0	• •	33.2	• •	0 0	32.4	
June 30	0 0	• •	34.1	0 0	• •	36.3	
Sept. 30	0 0	• •	34.0	0 0	0 0	37.2	
Dec. 31	0 0	0 *	34.2	0 0	• •	37.5	
1964 - March 31	0 0	• •	33.6		• •	34.4	
June 30	0 0	• •	35.4 35.2		0 0	38.4 39.0	
Sept. 30	Co	rages and	33.4		1		
		ing statio	m e	A11	other trad	es	
1962 - June 30			30.3	28.6	86.8	115.4	
Sept. 30	0 0		31.5	30.1	90.2	120.3	
Dec. 31			29.4	29.5	90.1	119.6	
1963 - March 31			29.6	27.0	76.3	103.3	
June 30			30.9	27.7	87.9	115.6	
Sept. 30			31.5	30.4	94.2	124.6	
Dec. 31			30.2	29.7	91.0	120.7	
1964 - March 31			28.6	26.3	76.3r	102.6°	
June 30			29.4	27.6	88.3	115.9	
Sept. 30			30.7	29.1	91.6	120.7	
71							

.. Figures not available.



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CREDIT STATISTICS (Se

November 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s outstanding at mo	onth-end
perected credit horders	November, 1963	November, 1964	Change
	millons o	of dollars	%
Sales finance companies: Consumer goods Commercial goods	873 5 18	979 580	+12.1 +12.0
Small loan companies: Cash loans	738 56	825 54	+11.8 - 3.6
Department stores	420	463	+10.2
Furniture, appliance stores	192	195	+ 1.6
Chartered banks: Personal loans: Fully secured Home improvement Other	402 73 1,418	465 73 1,763	+15.7 (1) +24.3

⁽¹⁾ No change

January, 1965 6422-501 Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies			l loan anies	Depart-	Furniture,	
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores	
	End of:		millions	of dollar	s			
1 2 3 4 5 6 7	1956 7 8 9 1960	756 780 768 806 828 756 801	279 288 257 344 393 395 440	343 347 382 446 504 559 662	13 15 19 38 45 35 52	244 262 282 314 368 401 427	189 195 197 202 195 195	
8 9 10 11 12	1963 - Aug. - Sept. - Oct. - Nov. - Dec.	887 878 876 873 874	508 514 517 518 520	727 729 731 738 755	54 55 55 56 55	381 393 396 420 456	186 188 191 192 198	
13 14 15 16 17	1964 - Jan. - Feb. - Mar. - Apr. - May - June	873 879 886 907 934 962	514 510 513 523 542 555	754 751 750 761 773 787	55 51 46 48 49	442 420 414 417 418 418	194 190 189 188 189 188	
19 20 21 22 23	- July - Aug. - Sept. - Oct. - Nov.	982 986 987 988 979	565 575 579 579 580	800 808 812 814 825	50 51 52 53 54	416 417 432 442 463	189 191 192 194 195	

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	ctered bar		Sub- total	Life insurance	Quebec	Other redeal (ex. defurnitum)	ers ept.,	0i1 company	Credit	
Fully	Home		(excl. col.2)	L - J	savings banks' loans	applia store	ance	credit	unions (10)	
secured (6)	improve- ment	Other	(7)	loans	104113	Instal- ment (8)	Charge (8)	(9)		
			m	illions of	dollars	(0)				No.
				1						
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287 282	58 60	719	2,546 2,867	305 323	12 13	96 101	362 376	35 40	320 397	3
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579	7
377	72	1,371	4,055	382	24					8
379	72	1,380	4,074	384	24	96	394	60		9
390	72	1,394	4,105	385	24					10
402	73	1,418	4,172	385	27					11
392	72	1,432	4,234	385	23	105	424	54	669	12
387	71	1,444	4,220	386	24					13
395	72	1,457	4,215	387	26					14
395	70	1,497	4,247	388	25	94	397	50	0 0	15
398	70	1,543	4,332	390	25					16
416	71	1,597	4,447	390	21					17 18
425	71	1,672	4,572	391	24	97	410	55	# #	10
427 %	71	1,684	4,619	392	26					19
436	71	1,715	4,675	393	27					20
439	72	1,736	4,722	394	26	96	3 99	66		21
454	72	1,754	4,771	395	26					22
465	73	1,763	4,817	395	29					23
(0)										

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

⁽⁹⁾ Amount owing to oil companies, excluding commercial accounts.

⁽¹⁰⁾ Not available quarterly.

Figures not available.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

	C	onsumer	goods			Com	mercial	goods	
Year and	Passenger	0.1	То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(/1)	Amount	Change (3)	retail
	основую доль обе «Восной» на протовором нероватуру на надражения доль на протовором на протовором на протовором	Andrew Comment of the		%				%	
	and the second s		Value of	contrac	ts financ	ed duri	ng month		
1963 - Aug Sept Oct Nov Dec.	57.3 45.5 61.7 54.5 52.4	16.0 16.8 17.4 16.3 13.3	73.3 62.3 79.1 70.8 70.7	- 2.7 + 5.1 +15.8 + 4.9 +11.7	14.1 13.2 14.0 12.0 12.3	23.0 21.3 22.5 20.5 19.9	37.1 34.5 36.5 32.5 32.2	+10.4 - 0.9 +17.4 +18.2 + 2.2	110.4 96.8 115.6 103.3 102.9
1964 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	52.2 55.9 69.8 84.1 83.6 91.4 83.4 67.9 62.4 68.0 59.1	14.1 14.3 14.2 17.7 18.7 18.1 17.4 16.8 19.3 16.5	66.3 70.2 84.0 101.8 102.3 109.5 100.8 84.7 81.7 84.5 76.7	+ 7.3 +18.4 +17.0 + 9.7 + 5.0 +18.5 + 8.3 +15.6 +31.1 + 6.8 + 8.3	10.8 10.6 11.8 16.9 17.5 18.6 16.6 14.4 15.5 14.3	19.4 16.8 19.8 26.6 29.0 31.6 27.4 25.9 24.1 23.8 24.9	30.2 27.4 31.6 43.5 46.5 50.2 44.0 40.3 39.6 38.1 39.7	+ 9.0 (5) + 2.9 +15.7 + 8.6 +21.3 +10.3 + 8.6 +14.8 + 4.4 +22.2	96.5 97.6 115.6 145.3 148.8 159.7 144.8 125.0 121.3 122.6 116.4
	August Charle Totale or commy considerating grams aposety for a 1995 confidency	<u></u>	Balan	ices outs	tanding a	t month	-end		
1963 - Aug. - Sept. - Oct. - Nov. - Dec.	702.2 693.0 691.6 689.0 687.1	184.7 184.5 184.4 184.4	886.9 877.5 876.0 878.4 873.8	+10.1 + 9.9 + 9.8 + 9.3 + 9.1	168.7 169.8 170.5 171.0 170.2	339.3 344.6 346.7 347.2 349.4	508.0 514.4 517.2 518.2 519.6	+15.9 +15.6 +16.4 +17.1 +18.1	1,394.9 1,391.9 1,393.2 1,391.6 1,393.4
1964 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov.	688.4 692.9 702.8 725.2 750.5 776.8 796.4 800.4 799.9 800.2 791.6	184.2 186.3 183.2 182.2 183.5 184.9 185.5 136.0 187.4 187.4	872.6 879.2 886.0 907.4 934.0 961.7 981.9 986.4 987.3 987.6 978.7	+ 9.2 +10.7 +10.9 +10.9 +10.5 +12 +11.2 +12.5 +12.7 +11.4	169.7 168.9 170.9 175.8 183.2 190.9 196.4 200.7 204.1 205.3 206.3	344.4 341.1 342.2 347.4 358.6 364.1 369.0 374.4 375.2 374.0	514.1 510.0 513.1 523.2 541.8 555.0 565.4 575.1 579.3 579.3	+16.7 +14.9 +14.5 +13.8 +14.1 +13.3 +12.9 +13.2 +12.6 +12.0 +11.9	1,386.7 1,389.2 1,399.1 1,430.6 1,475.8 1,516.7 1,547.3 1,561.5 1,566.6 1,566.9

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Repayments during month 1963 - Aug.		
Amount Change (3) Repayments during month 1963 - Aug.		
Repayments during month 1963 - Aug. 53.8 15.8 69.6 + 6.6 11.2 18.8 30.0 +13.6 99.6 - Sept. 54.7 17.0 71.7 + 8.3 12.1 16.0 23.1 (5) 99.6 - Oct. 63.1 17.5 80.6 +16.3 13.3 20.4 33.7 + 5.6 114.6 - Nov. 57.1 16.3 73.4 +11.7 11.5 20.0 31.5 + 7.9 104.6 - Dec. 54.3 16.0 70.3 +14.1 13.1 17.7 30.8 - 9.7 101.8 1964 - Jan. 50.9 16.6 67.5 + 5.6 11.3 24.4 35.7 +32.2 103.8 - Feb. 51.4 12.2 63.6 - 1.1 11.4 20.1 31.5 +31.2 95.6 17.3 77.2 +15.7 9.8 18.7 28.5 + 7.5 105.8 - Apr. 61.7 18.7 80.4 + 9.1 12.0 21.4 33.4 +28.0 113.8 113.8 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.5 11.		Total
Repayments during month 1963 - Aug. 53.8 15.8 69.6 + 6.6 11.2 18.8 30.0 +13.6 99.6 - Sept. 54.7 17.0 71.7 + 8.3 12.1 16.0 23.1 (5) 99.6 - Oct. 63.1 17.5 80.6 +16.3 13.3 20.4 33.7 + 5.6 114.6 - Nov. 57.1 16.3 73.4 +11.7 11.5 20.0 31.5 + 7.9 104.6 - Dec. 54.3 16.0 70.3 +14.1 13.1 17.7 30.8 - 9.7 101.6 1964 - Jan. 50.9 16.6 67.5 + 5.6 11.3 24.4 35.7 +32.2 103.6 - Feb. 51.4 12.2 63.6 - 1.1 11.4 20.1 31.5 +31.2 95.6 - Mar. 59.9 17.3 77.2 +15.7 9.8 18.7 28.5 + 7.5 105.6 - Apr. 61.7 18.7 80.4 + 9.1 12.0 21.4 33.4 +28.0 113.	month	ge retail
1963 - Aug. Sept.		
- Sept. 54.7 17.0 71.7 + 8.3 12.1 16.0 23.1 (5) 99 Oct. 63.1 17.5 80.6 +16.3 13.3 20.4 33.7 + 5.6 114 Nov. 57.1 16.3 73.4 +11.7 11.5 20.0 31.5 + 7.9 104 Dec. 54.3 16.0 70.3 +14.1 13.1 17.7 30.8 - 9.7 101. 1964 - Jan. 50.9 16.6 67.5 + 5.6 11.3 24.4 35.7 +32.2 103 Feb. 51.4 12.2 63.6 - 1.1 11.4 20.1 31.5 +31.2 95 Mar. 59.9 17.3 77.2 +15.7 9.8 18.7 28.5 + 7.5 105 Apr. 61.7 18.7 80.4 + 9.1 12.0 21.4 33.4 +28.0 113.		
- July 63.8 16.8 80.6 + 7.5 11.1 22.5 33.6 +16.3 114. - Aug. 63.9 16.3 80.2 +15.2 10.1 20.5 30.6 + 2.0 110. - Sept. 62.9 17.9 80.8 +12.7 12.1 23.3 35.4 +26.0 116. - Oct. 67.7 16.5 84.2 + 4.5 13.1 25.0 38.1 +13.1 122	- Sept Oct Nov Dec. 1964 - Jan Feb Mar Apr May - July - Aug Sept Oct.	99.8 6 114.3 9 104.9 7 101.1 2 103.2 95.1 5 105.7 0 113.8 4 103.6 2 118.8 3 114.2 0 110.8 0 116.2 1 122.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing							
Province	Nov, 1963	Nov. 1964	Change prev. yr.	Nov. 1963	Nov. 1964	Change prev. yr.					
	num	ber	%	\$'0	00	%					
			New passe	enger cars							
	=/-	70/			2,036	+ 7.4					
tlantic Provinces.	743	784 4,803	+ 5.5 + 2.5	1,895 12,636	13,320	+ 5.4					
uebec	4,686	4,603	- 5.3	12,991	12,584	- 3.1					
ntario	4,930 454	443	- 2.4	1,190	1,202	+ 1.0					
anitobaaskatchewan	597	483	- 19.1	1,555	1,314	-15.5					
lberta	1,000	930	- 7.0	2,723	2,587	- 5.0					
ritish Columbia(1)	861	1,035	+20.2	2,383	2,979	+25.0					
Canada	13,271	13,149	- 0.1	35,373	36,022	+ 1.8					
Canada	1392/1	13,147	0.1	33,3.3							
	New commercial vehicles										
tlantic Provinces.	182	223	+22.5	584	816	+39.7					
uebec	651	713	+ 9.5	3,405	3,723	+ 9.3					
ntario	578	653	+13.0	1,991	2,717	+36.5					
anitoba	79	97	+22.8	370	504	+36.2					
askatchewan	154	171	+11.0	441	500	+13.4					
lberta	319	359	+12.5	1,112	1,383	+24.4					
ritish Columbia(1)	194	262	+35.1	722	1,052	+45.7					
Canada	2,157	2,478	+14.9	8,625	10,695	+24.0					
	Used passenger cars										
	1 006	1 015	. 1 6 /	1 21/	1 518	+15.5					
tlantic Provinces.	1,236	1,315	+ 6.4	1,314	1,518	+23.2					
uebec	5,273	5,662	+ 7.4	6,080	7,492	+15.8					
ntario	5,187	5,318	+ 2.5	6,334	7,333 860	+ 6.8					
anitoba	779	736	- 5.5 +20.4	1,028	1,465	+42.5					
askatchewan	1,055	1,270	+ 4.5	1,942	2,153	+10.9					
lberta ritish Columbia(1)	1,705 1,366	1,781 1,540	+12.7	1,606	2,247	+39,9					
Canada	16,601	17,622	+ 6.2	19,109	23,068	+20.7					
Canada	10,001	1/9022	1 0.2	19,107	23,000	1201,					
			Used commen	rcial vehicl	es						
tlantic Provinces.	220	239	+ 8.6	288	358	+24.3					
uebec	555	604	+ 8.8	1,004	1,359	+35.4					
ntario	441	483	+ 9.5	746	753	+ 0.9					
	120	102	-15.0	226	187	-17.3					
		1	+21.6	193	245	+26.9					
anitoba	176	214	121.0								
anitobaaskatchewan	176 438	484	+10.5	554	796	+43.7					
anitoba	1	1		1							
anitobaaskatchewan	438	484	+10.5	554	796	+43.7					

Includes Yukon and Northwest Territories. (1) (2)

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CREDIT STATISTICS (Selected holders)

December 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances	s outstanding at mo	onth-end
Selected cleaff norders	December, 1963	December, 1964	Change
	míllions	of dollars	7.
Sales finance companies: Consumer goods Commercial goods	87 4 520	967 582	+10.6 +11.9
Small loan companies: Cash loans Instalment credit	755 55	847 54	+12.2 - 1.8
Department stores	456	5 08	+11.4
Furniture, appliance stores	198	201	+ 1.5
Chartered banks: Personal loans: Fully secured Home improvement Other	392 72 1,432	459 72 1,793	+17.1 (1) +25.2

⁽¹⁾ No change February, 1965 6422-501

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	Year	Sales fi companies		1	l loan anies	Depart-	Furniture,
No.	and month	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)	ment stores (5)	appliance stores
110.	T 1 C		millions	of dollar	S		
1 2 3 4 5 6 7	End of: 1956 7 8 9 1960	756 780 768 806 828 756	279 288 257 344 393 395	343 347 382 446 504 559	13 15 19 38 45 35	244 262 282 314 368 401	189 195 197 202 195
8	2 1963 - Sept.	801 878	440 514	729	52 55	393	194
9 10 11	- Oct. - Nov. - Dec.	876 873 87 4	517 518 520	731 738 755	55 56 55	396 420 456	191 192 198
12 13 14 15 16	1964 - Jan. - Feb. - Mar. - Apr. - May	873 879 886 907 934	514 510 513 523 542	754 751 750 761 773	55 51 46 48 49	442 420 414 417 418	194 190 189 188 189
17	- June	962	555	787	49	418	188
18 19 20 21 22 23	- July - Aug Sept Oct Nov Dec.	982 986 987 988 979 967	565 575 579 579 580 582	800 808 812 814 825 847	50 51 52 53 54 54	416 417 432 442 463 508	189 191 192 194 195 201

(1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

⁽²⁾ Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.

TABLE 1. Balances Outstanding on Credit Extended Selected Holders

	tered bar sonal loar		Sub-	Life insurance	Quebec	Other red deal (ex. de furnitus	ers	Oi1	Credit	
Fully	Home	0.1	(exc1. co1.2)	companies' policy	savings banks' loans	applia store	ance	company credit cards	unions (10)	
secured (6)	improve- ment	Other	(7)	loans		Instal- ment (8)	Charge (8)	(9)		No.
			m	illions of	dollars	(3)				NO .
313	38	435	2,331	270	11	0.5	05/	0.0	006	
257	48	420	2,331	295	11 13	85 100	354 343	26 32	226 258	1 2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70.	1,183	3,761	372	27	102	402	49	5 79	7
379	72	1,380	4,074	3 84	24	96	394	60		8
390	72	1,394	4,105	385	24					9
402	73	1,418	4,172	385	27					10
392	72	1,432	4,234	385	23	105	424	54	669	11
387	71	1,444	4,220	386	24					12
395	72	1,457	4,215	387	26					13
395	70	1,497	4,247	3 88	25	94	397	50		14
398	70	1,543	4,332	390	25					15
416	71	1,597	4,447	3 90	21					16
425	. 71	1,672	4,572	391	24	97	410	55	• •	17
427	71	1,684	4,619	392	26					18
436	71	1,715	4,675	393	27					19
439	72	1,736	4,722	394	26	96	3 99	66		20
453r	72	1,759 ^r	4,775°	395	26					21
462r	73	1,774 ^r	4,825 ^r	395	29					22
45 9	72	1,793	4,901	396	29			5 9		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance,

Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing (millions of dollars)

	C	onsume	goods			Com	mercial	goods	
Year and	Passenger		То	tal	Commer-	Other	Tot	al	Total
month	cars (1)	Other (2)	Amount	Change (3)	cial vehicles	(4)	Amount	Change (3)	retail
		1		%				%	
			Value of	contrac	ts financ	ed duri	ng month		
1963 - Sept. - Oct. - Nov. - Dec.	45.5 61.7 54.5 52.4	16.8 17.4 16.3 18.3	62.3 79.1 70.8 70.7	+ 5.1 +15.8 + 4.9 +11.7	13.2 14.0 12.0 12.3	21.3 22.5 20.5 19.9	34.5 36.5 32.5 32.2	- 0.9 +17.4 +18.2 + 2.2	96.8 115.6 103.3 102.9
1964 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	52.2 55.9 69.8 84.1 83.6 91.4 83.4 67.9 62.4 68.0 59.1 52.3	14.1 14.3 14.2 17.7 18.7 18.1 17.4 16.8 19.3 16.5 17.6	66.3 70.2 84.0 101.8 102.3 109.5 100.8 84.7 81.7 84.5 76.7 69.6	+ 7.3 +18.4 +17.0 + 9.7 + 5.0 +18.5 + 8.3 +15.6 +31.1 + 6.8 + 8.3 - 1.6	10.8 10.6 11.8 16.9 17.5 18.6 16.6 14.4 15.5 14.3 14.8	19.4 16.8 19.8 26.6 29.0 31.6 27.4 25.9 24.1 23.8 24.9 25.2	30.2 27.4 31.6 43.5 46.5 50.2 44.0 40.3 39.6 38.1 39.7 38.1	+ 9.0 (5) + 2.9 +15.7 + 8.6 +21.3 +10.3 + 8.6 +14.8 + 4.4 +22.2 +18.3	96.5 97.6 115.6 145.3 148.8 159.7 144.8 125.0 121.3 122.6 116.4 107.7
			Balar	ices outs	standing a	t month	n-end		
1963 - Sept. - Oct. - Nov. - Dec.	693.0 691.6 689.0 687.1	184.5 184.4 184.4 186.7	877.5 876.0 878.4 873.8	+ 9.9 + 9.8 + 9.3 + 9.1	169.8 170.5 171.0 170.2	344.6 346.7 347.2 349.4	514.4 517.2 518.2 519.6	+15.6 +16.4 +17.1 +18.1	1,391.9 1,393.2 1,391.6 1,393.4
1964 - Jan Feb Mar Apr May - June - July - Aug Sept Oct Nov Dec.	688.4 692.9 702.8 725.2 750.5 776.8 796.4 800.4 799.9 800.2 791.6 778.8	184.2 186.3 183.2 182.2 183.5 184.9 185.5 186.0 187.4 187.4	961.7 981.9 986.4 987.3 987.6 978.7	+ 9.2 +10.7 +10.9 +10.6 +11.2 +11.2 +12.5 +12.7 +11.4 +10.7	169.7 168.9 170.9 175.8 183.2 190.9 196.4 200.7 204.1 205.3 206.3 201.1	344.4 341.1 342.2 347.4 358.6 364.1 369.0 374.4 375.2 374.0 373.5 380.8	514.1 510.0 513.1 523.2 541.8 555.0 565.4 575.1 579.3 579.3 579.8 581.9	+16.7 +14.9 +14.5 +13.8 +14.1 +13.3 +12.9 +13.2 +12.6 +12.0 +11.9 +12.0	1,386.7 1,389.2 1,399.1 1,430.6 1,475.8 1,516.7 1,547.3 1,561.5 1,566.6 1,566.9 1,558.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

	Co	nsumer	goods		Commercial goods				
Year and	Passenger	Other	Tot	al	Commer-	Other	Tot	al	Total
month	cars (1)	(2)	Amount	Change (3)	cial vehicles	(/,)	Amount	Change (3)	retail
				%				%	
				Repaymen	ts during	month			
1963 - Sept Oct Nov Dec. 1964 - Jan Feb Mar Apr.	54.7 63.1 57.1 54.3 50.9 51.4 59.9 61.7	17.0 17.5 16.3 16.0 16.6 12.2 17.3 18.7	71.7 80.6 73.4 70.3 67.5 63.6 77.2 80.4	+ 8.3 +16.3 +11.7 +14.1 + 5.6 - 1.1 +15.7 + 9.1	12.1 13.3 11.5 13.1 11.3 11.4 9.8 12.0	16.0 20.4 20.0 17.7 24.4 20.1 18.7 21.4	28.1 33.7 31.5 30.8 35.7 31.5 28.5 33.4	(5) + 5.6 + 7.9 - 9.7 +32.2 +31.2 + 7.5 +28.0	99.8 114.3 104.9 101.1 103.2 95.1 105.7 113.3
- May - June - July - Aug Sept Oct Nov Dec.	58.3 65.1 63.8 63.9 62.9 67.7 67.7	17.4 16.7 16.8 16.3 17.9 16.5 17.9	75.7 81.8 80.6 80.2 80.8 84.2 85.6 81.2	+ 7.1 +13.5 + 7.5 +15.2 +12.7 + 4.5 +16.6 +15.5	10.1 10.9 11.1 10.1 12.1 13.1 13.8 18.1	17.8 26.1 22.5 20.5 23.3 25.0 25.4 17.9	27.9 37.0 33.6 30.6 35.4 38.1 39.2 36.0	+ 0.4 +41.2 +16.3 + 2.0 +26.0 +13.1 +24.4 +16.9	103.6 118.8 114.2 110.8 116.2 122.3 124.8 117.2

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

		Units		Amount of financing						
Province	December 1963 ^r	December	Change prev. yr.	December 1963 ^r	December 1964	Change prev. yr.				
	num		%	\$10	00	%				
			New passe	enger cars						
	607	616	-10.3	1.,783	1,704	- 4.4				
tlantic Provinces.	687 4,527	616 3,937	-13.0	12,337	11,108	-10.0				
uebec	4,891	4,285	-12.4	13,002	11,936	- 8.2				
ntario	357	379	+ 6.2	923	1,038	+12.5				
anitobaaskatchewan	555	443	-20.2	1,495	1,256	-16.0				
lberta	994	935	- 5.9	2,655	2,579	- 2.9				
ritish Columbia(1)	815	910	+11.7	2,385	2,620	+ 9.9				
Canada	12,826	11,505	-10.3	34,580	32,241	- 6.8				
				1 1 1 1						
			New commerci	al vehicles		I				
tlantic Provinces.	215	186	-13.5	729	790	+ 8.4				
uebec	626	655	+ 4.6	3,125	3,472	+11.1				
ntario	598	5 89	- 1.5	2,192	2,231	+ 1.8				
lanitoba	76	69	- 9.2	242	203	-16.1				
askatchewan	156	142	- 9.0	432	496	+14.8				
lberta	329	354	+ 7.6	1,179	1,281	+ 8.7				
ritish Columbia(1)	194	243	+25.3	880	911	+ 3.5				
Canada	2,194	2,238	+ 2.0	8,779	9,384	+ 6.9				
	Used passenger cars									
Atlantic Provinces.	1,055	1,015	- 3.8	1,146	1,175	+ 2.5				
uebec	4,628	4,757	+ 2.8	5,525	6,634	+20.1				
ntario	4,784	4,642	- 3.0	6,165	6,615	+ 7.3				
lanitoba	618	574	- 7.1	671	724	+ 7.9				
askatchewan	945	856	- 9.4	974	1,026	+ 5.3				
lberta	1,538	1,411	8.3	1,664	1,761	+ 5.8				
ritish Columbia(1)	1,344	1,418	+ 5.5	1,633	2,086	+27.7				
Canada	14,912	14,673	- 1.6	17,778	20,021	+12.6				
			Used commer	cial vehicl	es	1				
tlantic Provinces.	201	181	-10.0	285	285	(2)				
uebec	522	457	-12.5	975	980	+ 0.5				
ntario	417	397	- 4.8	647	706	+ 9.1				
Manitoba	127	107	-15.7	265	194	-26.8				
ąskatchewan	186	152	-18.3	240	216	-10.0				
lberta	392	445	+13.5	585	717	+22.6				
ritish Columbia(1)	270	222	-17.8	538	422	-21.6				
Canada	2,115	1,961	- 7.3	3,535	3,520	- 0.4				
	and Northwe									

⁽¹⁾ Includes Yukon and Northwest Territories.

r - Revised figures

⁽²⁾ No change

TABLE 4. Sales Finance Companies

	Wholesale			Average repayment terms on retail paper purchased			
Date	Paper purchased	Estimated repay-ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer	Other comm. & indus-
				New	Used	goods	trial goods
	millions of dollars			months			
Calendar Years	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - III IV	233 454	327 357	143 240	28.7 27.5	19.0 19.1	26.0 23.9	30.9 30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	572	279	28.7	20.0	25.0	33.2
III	265	370	174	29.9	20.2	25.8	31.4
ΙV	580	453	301	28.3	20.1	23.2	33.1
1964 - I II III	596 654 307*	482 661 471 ^r	415 408 243	28.5 29.4 30.7	21.4 21.6 21.5	21.9 24.5 24.8	31.8 31.2 31.6
IV	475	461	257	29.2	21.7	23.1	32.2

r - Revised figures











BINDING CECT. NOV 26 1973



